



RBZ000I5

State Farm Fire and Casualty Company

Fire Claim File Print

File History Information

Route To:

BASIC CLAIM INFORMATION

Claim Number: 36-12N4-32Q
Date of Loss: 10-15-2020
Policy Number: 36-BA-T910-7
Named Insured: MULLICAN, STEPHEN

FILE HISTORY

File History - File Notes

02-07-2023 - 11:38 AM CST **Performer:** Richwine, Carmen **Office:**PROX

08-09-2022 - 2:24 PM CDT **Performer:** Goss, Hali **Office:**PROX

File Note: VM from Janet at a lawfirm asking for our fax numb

Participant: **COL / Line (Participant):**

Category: Contact **Sub Category:**

VM from Janet at a lawfirm asking for our fax number.
 Her call back is 817-945-3061.

Checked OSCN - suit was filed 10/15/21 and dismissed without prejudice 3/22/22.
 Service was never attempted, and the NIs were pro Se.

Googled the return number and it is Dugas, Cheek & Circelli out of Ft Worth.
 Checked OBA, and none of them appears to be licensed in OK.
 Discussed with TM - without LOR, I should not respond.

10-20-2021 - 8:05 AM CDT **Performer:** Goss, Hali **Office:**PROX

File Note: Rec'd another copy of PA's 10/12 correspondence, t

Participant: IANS ENTERPRISE LLC **COL / Line (Participant):**

Category: Claim Note **Sub Category:**

Rec'd another copy of PA's 10/12 correspondence, this one sent by certified mail.
 I responded to this 10/15.
 Nothing additional is needed at this time.
 Re-closed claim.

10-19-2021 - 3:29 PM CDT **Performer:** Goss, Hali **Office:**PROX

File Note: Closing claim at this time. There are official chan

Participant: **COL / Line (Participant):**

Category: Claim Note **Sub Category:**

Date: 02-13-2023

Page 1

STATE FARM CONFIDENTIAL INFORMATION
 Distribution on a Business Need to Know Basis Only

Mullican-SF_00076

Closing claim at this time.

There are official channels that DOI Inquiries go through, not through the claim file.

10-15-2021 - 10:21 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Per TM file note, emailed PA another letter simila

Participant: IANS ENTERPRISE LLC

COL / Line (Participant):

Category: Contact

Sub Category:

Per TM file note, emailed PA another letter similar to the previous one - he did not provide any additional information.

This most recent correspondence reopened the claim.

I will keep the file open into next week since it looks like he may have filed a DOI complaint.

10-13-2021 - 4:55 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Jack - please see correspondence from PA. It appea

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

Jack - please see correspondence from PA. It appears he has filed a complaint with the DOI.

I tried to access the link, but State Farm has blocked that site, so I don't know whether it has been filed or not.

10-12-2021 - 9:14 AM CDT

Performer: Buben, Jack

Office:PROX

File Note: File Note

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Management

Sub Category:

Reviewed file note. Discussed with CS Goss. Issues have been addressed previously. She will respond with letter.

10-12-2021 - 8:31 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: New mail reopened file, sent at roughly 2:00 am to

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 69 / 001(Named Insured(s))

Category: Contact

Sub Category:

New mail reopened file, sent at roughly 2:00 am today -

- PA housing inspection photos taken 9/29/21 - appears to be the NI's shop at 128/132 N Minnesota Ave, Shawnee (somehow this was drop-filed)
- Cover page - See attached 20211012_Housing Complaint PKG
- Entire package - he calls it Comparable Housing Complaint.
 - this was a catastrophic fire, making the dwelling a constructive total loss
 - he goes on summarize his correspondence, similar to his previous correspondence, where he accuses us of committing unlawful and/or unfair claim settlement practices
 - he continues to complain about the time it took us to respond to him, and now says that since 3/26/21 we have not provided comparable housing.
 - The lumb sum payment made 5/6/21 is far short of the amount demanded and he does not agree (the payment cleared 5/27/21)
 - he has now sent documentation of where the NI is currently living and has been for the past roughly 7 months.
 - He accused us of "ensuring ... extra profit from their claims department at the expense of their insureds' comfort and policy benefits thru use of financial disparity and hard-ball tactics.
 - Even though the policy language says the expense must be incurred, we are insiting on that here, which is financially impossible for the insured, so the policy language is unenforceable. Further, SF waived the policy requirement for this by settine up direct bill at the onsets.
 - Once the insured pushed for the appropriate indemnity and or comparable housing approval, SF then attempted to shield itself by requiging large up front outlays by the insured.
 - At the very least, we should have been offering comparable housing from 3/16/21 moving forward.
 - He again demanded immediate payment in full of his demans, which includes paying for the engineer invoice

The issue with housing was never that the amount had to be incurred, it was that work had not begun as of 2/9/21, despite initial Covg A payment being 11/13/2020.

Routed copy of this correspondence to TM to review, attached to this file note.

09-29-2021 - 3:18 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Response to PA - re-closed claim

Participant: IANS ENTERPRISE LLC

COL / Line (Participant):

Category: Contact

Sub Category:

Called agent to update him.
Emailed response to PA.
Re-closed claim. It will reopen if PA sends anything additional.

***** CLOSING SUMMARY *****

- CONTACT - PA Ian Rupert at (405) 622-8721
 - EFT set up
 - \$1801 deductible
 - Request Review in file
- COL 33 - \$140,979.28 paid to date - Additional Interest Benice has released mortgage
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - RCBs, Debris Removal, Opt ID
 - NI sold property 5/7
- COL 34 - \$59,886.80 paid to date
 - \$149,123.00 Coverage available
 - RCBs
- COL 69 - \$15,000.00 paid to date
- INVESTIGATION
 - No sub
- RESPOND TO PA COMMUNICATION -
 - Send docs for 180 days - expires 7/5/2021

09-29-2021 - 11:17 AM CDT **Performer:** Buben, Jack

Office:PROX

File Note: RE:Correspondence from PA

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

Reviewed file note. Hali, nice summary. I completely disagree with PA assessment. You can respond to the letter, advising that we have handled appropriately. We have paid what we have determined is owed to this point, and the fact that he is making a demand for an immediate payment in full does not change how we handle under the policy contract.

09-29-2021 - 8:19 AM CDT **Performer:** Goss, Hali

Office:PROX

File Note: Correspondence from PA

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

Correspondence from PA - See attached Final Warning.

- 1/6/21 he submitted Notice of Loss & Notice of Representation, received 1/11/21
- 2/13/21 he submitted Proof of Loss
- 6/17/21 he submitted Valor Engineering Report package
- 6/24/21 he submitted Claim Settlement Duties package, demanding we cease and desist from unlawful and/or unfair claims settlement practices
- He has noted 8 violations of OK law he claims were committed, including
 - 30 day adequate response
 - 60 day written acceptance or denial
 - 60 days to complete investigation
 - various other acts such as knowingly misrepresenting the facts
- He included a list of 13 items that are part of what he wants, and are not all-inclusive. Part of what he wants is 30% O&P.
- He claims we "woefully underpaid a claim creating unnecessary delay", violating our duty to provide a "good faith, a fair and equitable settlement and prompt investigation."
- He thinks we should pay his entire demand, including the engineer's invoice

SF Timeline

- 10/15/20 DOL, date reported
- 10/16/20 QFC, Proximity CS contact, Contents Collaboration sent to NI
- 10/20/20 Proximity Inspection with CNSP Contractor (ServiceMaster by RSI)
- 11/13/20 \$133,002.73 ACV payment initially issued to NI (SP and re-issued 11/20/20 because additional interest is mortgagee)
- 11/20/20 NI Stephen said he had signed contract with GC-SM
- 11/30/20 per XactAnalysis, NI declined CNSP service
- 1/6/21 PA Letter of Engagement rec'd; requested docs were mailed to PA by 1/27/21
- 2/9/21 found out the mortgage holder (Additional Interest) had gotten her own contractor and they were handling repairs. Called her and she said she had not taken over anything. She thinks NIs fired SM because they were going to repair the house and NI wanted to rebuild it. PA said he can't tell NIs to proceed with repairs until he completes his investigation, which usually takes 30-45 days.
- 2/15/21 PA sent 350 page Proof of Loss.
 - For his estimate, he put everything into XM, including contents and loss of use. His total estimate was \$424,464.34.
 - Covg B - CCT said they would have to manually enter each item (550-600 of them), and I had previously sent NI CC, which they had been using. CCT recommended sending PA the link to the spreadsheet or CC link
 - Covg C - they were in lodging for \$1550 monthly at the time. PA wanted \$1495 monthly rent for 6 months, \$200 furniture set up and delivery, \$1750 furniture rental.
- 3/3/21 rec'd Covg B Spreadsheet and sent to CCT
- 5/6/21 mailed 2 settlement bundles to PA and closed claim.
- 5/6/21 rec'd release of mortgage
- 5/7/21 the NIs sold their house. Internet search showed the house was listed 5/15/21 and dols 5/7 for \$82,000. The house was re-listed with the seller retaining all rights to claim proceeds.
- 5/14/21 tried to discuss some of this with PA and he was not prepared to do so. He said he was sending a dispute package on Covg A, and he expects us to comply with all of his deadlines. He opined we were out of time on his 60 day Proof of Loss, which he sent after we had issued initial payments under all 3 coverages.
- 6/1/21 correspondence from PA, which I responded to
- 6/21/21 PA sent engineer report, to which I responded.
- 6/25/21 PA correspondence, to which I responded. Re-closed claim.
- 9/28/21 the next communication from PA requesting SOL extension request.

Checked OK County Tax Assessor website - it shows the 5/7/21 sale for \$82,000 to We Buy Houses and then a 9/16/21 sale for \$98,000 to MYM Properties LLC. Photos on Redfin show the house still boarded up. Listing noted: Great FIXER UPPER opportunity in Newalla situated on 2 acres! Property had a fire & has tons of potential to be brought back to life! Home was originally built to be a brick home and could be converted back. Two-car detached garage in back offers plenty of storage. To be sold AS IS with no repairs by seller. Buyer to verify any and all info. Disclosure: Listing agent is related to seller.

TM - routing to you to review. PA is requesting a response, requesting we make immediate payment in full as demanded.

09-28-2021 - 11:43 AM CDT

Performer: Goss, Hali

Office: PROX

File Note: Email from PA (attached) - We will be submitting

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

Email from PA (attached) -

- We will be submitting additional correspondence ie. a Final Warning which will also have some breakdown and additional argument, to which we presume State Farm may wish additional time to respond.
- It's possible after getting the Final Warning that State Farm will issue a detailed opposition as required by Oklahoma Statutes which would allow us to correspond back and forth once or twice more with positions, and that in doing so, the claim may resolve without litigation.
- If State Farm does not have any desire to extend the deadline right away, the insured may authorize attorney involvement.

09-28-2021 - 10:32 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Sent response to Ian asking for specifically why t

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Compensability

Sub Category:

Sent response to Ian asking for specifically why the one year limitation should not apply in this case, and stating that without it, I have nothing to submit to management in support of his request.

09-27-2021 - 1:16 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Email from PA - Reason is to allow additional time

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

Email from PA - Reason is to allow additional time to resolve claim without litigation - additional correspondence is coning.

09-27-2021 - 8:25 AM CDT

Performer: Buben, Jack

Office:PROX

File Note: RE:Jack - PA sent request for extension of 1-year sui

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Coverage

Sub Category:

Hali, that would be an extra-contractual decision that I do not have authority to make. He needs to provide a reason in order for this request to be considered, and then it will need to go up the authority ladder.

09-27-2021 - 7:14 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Jack - PA sent request for extension of 1-year sui

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Coverage

Sub Category:

Jack - PA sent request for extension of 1-year suit limitation deadline, attached.

He wants until 12/31/21.

He is demanding an immediate response, and provided no reason or explanation.

09-12-2021 - 12:34 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: New mail reopened claim - email to CS Daugherty re

Participant: ANALYTICAL FORENSIC ASSOCIATES

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

New mail reopened claim - email to CS Daugherty re continued storage invoice from Analytical Forensic.
We never received anything from them about disposing of the evidence; there is no need for them to have kept it.

Completed document signature and routed copy to the file and to lab.

Re-closed claim.

***** CLOSING SUMMARY *****

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- COL 69 - \$15,000.00 paid to date
- INVESTIGATION
 - No sub
- RESPOND TO PA COMMUNICATION -
 - Send docs for 180 days - expires 7/5/2021

06-28-2021 - 7:50 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Sent PA response via email and re-closed claim.***

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

Sent PA response via email and re-closed claim.

***** CLOSING SUMMARY *****

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 - No sub
- RESPOND TO PA COMMUNICATION -
 - Send docs for 180 days - expires 7/5/2021

06-25-2021 - 10:18 AM CDT

Performer: Buben, Jack

Office:PROX

File Note: RE:Rec'd attached correspondence from PA

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

Hali, as we discussed, it appears that we have made every effort to answer his questions/demands in a timely manner. We reviewed the engineer report that he sent in, but it did not say specifically what he alleges it said. We do not owe for engineer expenses incurred by the PA at his own discretion. We have made payments, as you have noted above, to fully provide for alternative living expenses. We have provided a policy, which is the exact same information as a certified policy. We have repeatedly addressed the issues he has presented.

06-25-2021 - 7:54 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Rec'd attached correspondence from PA

Participant:**COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Contact**Sub Category:**

Rec'd attached correspondence from PA, dated Wednesday 6/23/2021.

- It is about SF "duties" particularly those triggered after receipt of a sworn proof of loss, submitted 2/13/21.
- The bottom of every page says his letter is confidential and may not be disclosed to other than me or State Farm Fire and Casualty Co
- He apparently has determined that the dwelling is a "constructive total loss" with about 1/3 burned widely and open sky visible from inside some rooms.
- He has again pointed out that we have not provided him with a certified policy (he had the word certified bold and underlined).
- He has quoted some of the OK Unfair Claims Settlement Practices Act, apparently claiming we are not, or have not, responded to his inquiries timely, and has also added narrative to his correspondence alluding to severe legal and financial consequences thru bad-faith allegations.
- He stated that this includes conditioning supplemental review on the receipt of unnecessary duplicative information, refusing to pay expert costs incurred, refusing to consider an engineer report merely because it was unsolicited, and failing or refusing to promptly pay the undisputed amounts are all examples of conduct that is unreasonable and may constitute unfair claim settlement practices.
- He notes the NI has been out of housing since March 2021, less than what he demanded and he does not agree, even though I actually paid Temporary Accommodations thru 4/16/21, and then paid him the balance of authority I had been given (\$5,850, which which would have been another 3+ months)
- He is baffled why I made payment based on \$202,256.90 for Covg A when I had agreed RCV was \$211,856.54 (we re-priced the estimate, and would pay that if the materials were actually purchased).
- He re-stated all of his various demands previously stated, including absorbing the deductible and paying the engineer's invoice.
- He demands we "cease and desist from unlawful and/or unfair claims settlement practices and strictly adhere to all the Duties imposed upon State Farm by law".
- He "afforded 5 days to comply"
- He had the NIs sign and their signatures were notarized in Denton, TX, and mailed this Certified.

- Covg A payment was in November 2020, so the claim was clearly already accepted. It was based on an estimate prepared by a CNSP contractor, reviewed by CNSP vendor, myself, TM, and SM.
- Constructive total loss means the house is not totally destroyed, but the repair costs would still exceed its insured value. With coverages payable when incurred, this property was insured for \$244,261.60 + \$18,010 for Opt OL. This is more than the SF estimate, and less than the PAs. Regardless, the NIs sold the house, so these expenses will not be incurred.
- We sent him a non-certified policy, which is what we have been directed to do, absent litigation.
- He appears to be accusing us of violating the law.

Routing this file note, with attached correspondence to TM.

06-23-2021 - 12:21 PM CDT

Performer: Goss, Hali**Office:**PROX**File Note:** Responded to PA letter.**Participant:** IANS ENTERPRISE LLC**COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Contact**Sub Category:**

Responded to PA letter.

06-21-2021 - 1:24 PM CDT

Performer: Buben, Jack**Office:**PROX**File Note:** RE:PA submitted engineer report**Participant:****COL / Line (Participant):****Category:** Fire Estimatics**Sub Category:**

Reviewed file note. Hali, please address each issue in a communication back to PA. We do not owe cost of engineer, as this was not requested nor directed by State Farm and we had no part in that decision. As per the policy, replacement cost benefits are only owed per the policy when repairs are completed or a signed contract for repairs is received. We need an itemized estimate from the PA in order to provide any reconciliation. Please let me know if you have questions/concerns.

06-21-2021 - 8:37 AM CDT

Performer: Goss, Hali**Office:**PROX**File Note:** PA submitted engineer report**Participant:****COL / Line (Participant):****Category:** Fire Estimatics**Sub Category:**

PA submitted engineer report, dated 6/6/21.
 Chad Williams recommended various items and "formally demand State Farm supplement \$1,400 for the attached engineer invoice and work order, signed by Valor on account of services rendered".
 He submitted his estimate for \$295,044.22 for the dwelling, \$92,760.15 for contents, \$16,988.17 for debris removal, and \$19,671.80 for loss of use.
 He is demanding policy limits and that we make immediate payment in full as demanded.
 He did NOT include an additional estimate.

Added engineer firm to claim as participant.
 PA work order for enigneer was dated 5/30/21.

Engineer summary indicates scope of repairs includes

- a. roof - included in SFE
 - b. studs along pass-thru on kitchen wall and remocal and reconstruction of burned/charred framing along permineter walls of kitchen, pantry and hallway - we have framing in kitchen
 - c. ceiling framing over the north 50 feet of the dwelling - we estimated to re-frame the roof
 - d. demo of interior - every room was demoed on SFE
 - e. demo of doorframe from LR to back porch - door included on SFE
 - f. soffit, fascia, gutter - included in SFE under roof
 - g. windows, including siding and moisture barrier - windows included in rooms
- the engineer also recommended replacing HVAC system (in SFE under interior), consulting industrial hygienist re east side of houe and conduct economic analysis to determine the feasibility of completing the necessary repairs.

Summary of Coverage Available:

Base Coverage A: \$198,830.00 (deductible is \$1,801.00)

5% Debris Removal: 9,941.60 when incurred

Opt ID: 36,020.00 when incurred

Subtotal: \$244,261.60

Opt OL: \$18,010.00 if needed and incurred

Coverage B: \$149,123.00

Coverage C: \$59,649.00

RCV for claim

Covg A: \$214,335.00 - ACV payment \$140,979.28

Covg B: \$100,353.56 - ACV payment is \$59,886.80

Covg C: \$15,000.00 - ACV payment is \$15,000.00

Routing file note with engineer report attached to the TM.

As a reminder, this property was sold 5/7/21 (per OK County Tax Assessor website, it was purchased by We Buy Homes).

06-02-2021 - 11:35 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Emailed policy to the PA with copy to the NIs.

Participant: IANS ENTERPRISE LLC, KELLEY MULLICAN, STEPHEN MULLICAN

COL / Line (Participant):

Category: Contact

Sub Category:

Emailed policy to the PA with copy to the NIs.

06-02-2021 - 8:59 AM CDT

Performer: Buben, Jack

Office:PROX

File Note: RE:Letter from PA

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

Ok to email copy to him. I don't know why the initial copy sent to him would be incomplete, but we would have no way of knowing that unless/ until he advised of such.

06-01-2021 - 8:10 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Letter from PA**Participant:** IANS ENTERPRISE LLC**COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Contact**Sub Category:**

Letter from PA stating we are failing (or refusing) to provide him with a certified copy of the policy.

He states the copy arrived with many missing pages (16 total only), was not CERTIFIED and included supposed copies of policy documents with formatting problems. He goes on to state "State Farm's failure will be deemed an unfounded refusal should a Certified Policy Copy not arrive in our office on or before Friday, June 4, 2021. Govern yourself accordingly and please, REPLY ALL."

This is the first I have been made aware of the lack of pages in the document mailed to him.

Checked and the document we have is 48 pages.

I can email that to him, with cc to the NIs.

Routed file note to TM to review and advise.

06-01-2021 - 8:30 AM CDT

Performer: Goss, Hali**Office:**PROX**File Note:** Correspondence from PA**Participant:** IANS ENTERPRISE LLC, KELLEY MULLICAN**COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Contact**Sub Category:**

Correspondence from PA -

- He summarized some previous correspondence and responded to my request for details about what he was disputing.
 - On 05/28/2021, State Farm responded by asking if there was a dispute and for the particulars. On 02/13/2021, State Farm was provided with a 348-page Proof of Loss package ("POL"), which included among other things, a 274-page, 925-line Xactimate Estimate & Photos. Any POL line items that State Farm has not yet fully paid on presents a dispute. At this juncture, State Farm is on notice that should additional inspection(s) be desired, State Farm must have all inspections done on or before Friday, June 4, 2021. It appears he is stating that the dispute is the Feb document he sent, and he is once again giving until 6/4 for any inspection to be done.
 - Reservation of Claims Proceeds - buyer Justin Gentry "Irrevocably consents that Seller [the Mullicans] retain all existing rights and title to any and all insurance claim proceeds for the Premises." Document signed by the Mullicans 5/7 and by Justin Gentry 5/21.
- Correspondence stating we have failed to respond to his request for a Certified Policy. "State Farm's failure will be deemed an unfounded refusal should a Certified Policy Copy not arrive in our office on or before Friday, June 4, 2021. Govern yourself accordingly and please, REPLY ALL." [the PA and the Mullicans].
 - Dec page and policy were sent 1/27/21. Our procedure is that we provide PAs with non-Certified Policy, which includes Dec page.

Emailed response to PA with copies to the 2 NIs.

Re-closed claim.

***** CLOSING SUMMARY *****

- CONTACT - PA Ian Rupert at (405) 622-8721
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 - RCBs
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- INVESTIGATION
 - No sub
- RESPOND TO PA COMMUNICATION -
 - Send docs for 180 days - expires 7/5/2021
 - PA has said he would send items with 5 day deadlines

05-28-2021 - 1:55 PM CDT

Performer: Goss, Hali**Office:**PROX**File Note:** Discussed with TM.Sent PA letter.Re-closed claim.I**Participant:** IANS ENTERPRISE LLC**COL / Line (Participant):** 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Coverage, Contact**Sub Category:**

Discussed with TM.
Sent PA letter.
Re-closed claim.
It will reopen if he submits anything.

***** CLOSING SUMMARY *****

- CONTACT - PA Ian Rupert at (405) 622-8721
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 - Request Review in file
- COL 33 - \$140,979.28 paid to date - Additional Interest Benice has released mortgage
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - RCBs, Debris Removal, Opt ID
 - NI sold property 5/7
- COL 34 - \$59,886.80 paid to date
 - \$149,123.00 Coverage available
 - RCBs
- COL 69 - \$15,000.00 paid to date
- INVESTIGATION
 - No sub
- RESPOND TO PA COMMUNICATION -
 - Send docs for 180 days - expires 7/5/2021
 - PA has said he would send items with 5 day deadlines

05-28-2021 - 7:59 AM CDT

Performer: Goss, Hali**Office:**PROX**File Note:** Rec'd correspondence from PA while I was on PTO -**Participant:** IANS ENTERPRISE LLC**COL / Line (Participant):** 33 / 001(Named Insured(s))**Category:** Property Damage, Coverage, Contact**Sub Category:**

Rec'd correspondence from PA while I was on PTO - the NIs sold their home 5/7/21 and he demands immediate (no later than Friday 6/4/21) undertake and complete all investigative steps and inspections deemed necessary to resolve this claim. In the event SF wants to retain inspection rights, SF shall notify all parties in writing right away, but not later than 5 days from the date of receipt of this notice.

I checked the OK County Tax Assessor website and the property shows owned by the Mullicans with the mailing address Bernice White's. There is no other proprrty listed in OK County owned by the Mullicans.

Redfin shows the property for sale for \$119,900, to be sold as is, with listing date.

Sales History shows it was listed 4/15/21 and sold 5/7/21 for \$82,000, and is now re-listed for \$119,900.

Listing shows Seller retains all rights to claim proceeds.,

Zillow shows the same information, sold 5/7/21; no info about secondary sale.

Checked Customer info and they show an address in Shawnee now, notifying their agent they sold the home 5/7.

No plans to purchase new home or rent.

The address in Shawnee appears to be a shop.

When I last spoke with the PA, 5/14, he said he was sending a dispute packet re Covg A, yet the property had already sold.

This file was previously closed, with it only reopening due to PA correspondence.

I need to discuss with TM - 5 days to complete an investigation into whatever is unknown is likely not reasonable.

Further, if property has sold, does NI have claim to RCBs or anything additional re Covg A anyway?

05-14-2021 - 12:42 PM CDT

Performer: Goss, Hali**Office:**PROX**File Note:** Closing**Participant:** TEMPORARY ACCOMMODATIONS, INC**COL / Line (Participant):** 69 / 001(Named Insured(s))**Category:** Loss of Use, Contact**Sub Category:**

Called Temporary Accommodations - told Hiram that the customer moved out April 16.
He will let Zodi know.

Re-closed claim.

***** CLOSING SUMMARY *****

- CONTACT - PA Ian Rupert at (405) 622-8721
 - EFT set up
 - \$1801 deductible
 - Request Review in file
- COL 33 - \$140,979.28 paid to date - Additional Interest Benice has released mortgage
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - RCBs, Debris Removal, Opt ID
- COL 34 - \$59,886.80 paid to date
 - \$149,123.00 Coverage available
 - RCBs
- COL 69 - \$15,000.00 paid to date
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement
- RESPOND TO PA COMMUNICATION -
 - Send docs for 180 days - expires 7/5/2021
 - PA has said he would send items with 5 day deadlines

05-14-2021 - 11:51 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Rec'd authority as requested in the amount of \$329

Participant: IANS ENTERPRISE LLC,
Servicemaster, STEPHEN MULLICAN

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Payments, Fire Estimatics, Contact

Sub Category:

Rec'd authority as requested in the amount of \$329,688.56 and entered into ECS \$327,887.56.

New mail - Release of Mortgage, sent certified.

Called Ian re housing request for update and request for lodging thru October 2022 and to ask about board-up payment and how he wants that paid. He said it was ok to pay them direct and send him a screenshot of what I did. Asked him about the housing request. He is not prepared to discuss this. He said to look at the emails because they moved out April 16; he has not been in touch with them.

He is sending a dispute package on the Covg A (we are outside the 60 day deadline) and we will discuss.

As long as I address all he asks me to address, we will be ok on our end, but at the end of the day this a claim with State Farm, not Hali Goss. There is a stern letter outlining all of the deadlines, and he will probably only give us 5 days to satisfy the deadlines. If I can satisfy things within 5 days that is fine. I probaby won't get a final warning as long as I am diligent with cooperating, there should be no issues. This is a very stern letter and we are already out of time on his 60 day Proof of Loss, which we have now responded to.

Paid SM direct for board-up.

Emailed screenshot to PA.

In light of the conversation, I reviewed the file. Proof of Loss rec'd electronically 2/13 with response emailed 4/16, which is actually 62 days, however there was other communication with the PA during that time, including a large Covg B payment made. Reviewed policy, and the policy requires proof of loss to be filed within 60 days after the loss and sets out exactly what needs to be included. If also says the loss is payable 60 days after we receive the proof of loss - by then we had already issued initial ACV payment for Coverage A and Covg B payment.

05-12-2021 - 8:09 AM CDT

Performer: Buben, Jack

Office:PROX

File Note: Authority

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

Reviewed supplemental authority request, for board up charges under coverage A. Additionally, CS Goss discovered that she had inadvertently taken deductible twice in prior request. This is addressed under authority tab. Therefore, request includes small board up invoice along with amount of deductible. Request is as follows:

Authority Request - Coverages 33, 34, and 69:

This request is for additional Coverage A.

Current financial info

COL	Prior Authority	Paid	Reserves
33/001	\$ 211,856.54	\$ 140,301.82	\$ 0
34/001	\$ 100,353.56	\$ 59,886.80	\$ 0
69/001	\$ 15,000.00	<u>\$ 15,000.00</u>	\$ 0
		\$ 215,188.62	

Comment Code: NC

	Prior Authority	New Authority Request
Coverage A:	\$ 211,856.54	\$ 214,335.00 (+ \$2,478.46)
Coverage B:	\$ 100,353.56	\$ 100,353.56
Coverage C:	<u>\$ 15,000.00</u>	<u>\$ 15,000.00</u>
Subtotal:	\$ 327,210.10	\$ 329,688.56
Deductible:	<\$ 1,801.00>	<\$ 1,801.00>
Total:	\$ 324,409.10*	\$ 327,887.56 (+ \$2,478.46)

* This figure should have been \$325,409.10

Authority Requested in the amount of \$329,688.56 .

\$1,801.00 deductible was applied to Coverage A.

ECS Authority Requested in the amount of \$329,688.56 .

All related documents are in custom group labeled "05/11/2021 Authority Request".

SOL and RR appropriately match. Forwarding to SM Arnold for review.

05-11-2021 - 5:27 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Reconciled SOLs and routed both versions to the fi

Participant: SERVICEMASTER RESTORATION BY
RSI

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Property Damage, Authority

Sub Category:

Reconciled SOLs and routed both versions to the file.

It appears we took the deductible twice in the previous Authority Request SOL.

Under Coverage A, the total should have been \$200,631 not \$198,830, since we deduct that on the SOL side. Added it back in and routed both versions of the SOL to the file.

Revised RR and submitted to TM.

05-11-2021 - 3:27 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: SM wants to be paid \$677.46 for board-up, sent to

Participant: SERVICEMASTER RESTORATION BY
RSI

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

SM wants to be paid \$677.46 for board-up, sent to us previously in December.

Revised into SOL and routed both updated versions to the file.

Need to reconcile SOL - there seems to be an issue with it.

05-06-2021 - 4:51 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Release of mortgage reopened claim. Called Ian as I

Participant: IANS ENTERPRISE LLC, BERNICE
BEALL

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Coverage, Contact

Sub Category:

Release of mortgage reopened claim.

Called Ian as I had sent payment including her. He said she will sign off on it.

He wanted me to have it for the future.

Also wanted to know if they would get RCBs if they purchased another property.

Called CLC - per Tom - paragraph 1a controls (1), (2), (3) and (4), and it states "We will pay the cost to repair or replace with similar construction and for the same use on the premises shown in the Declarations", so it has to be on the same site. Sent email to PA with this page of the policy and comment. Routed copy to file and re-closed it.

***** CLOSING SUMMARY *****

- CONTACT - PA Ian Rupert at (405) 622-8721
 - EFT set up
 - \$1801 deductible
 - Request Review in file
- COL 33 - \$140,301.82 paid to date - Additional Interest Benice has released mortgage
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - RCBs, Debris Removal, Opt ID
- COL 34 - \$59,886.80 paid to date
 - \$149,123.00 Coverage available
 - RCBs
- COL 69 - \$15,000.00 paid to date
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement
- RESPOND TO PA COMMUNICATION -
 - Send docs for 180 days - expires 7/5/2021

05-06-2021 - 2:29 PM CDT

Performer: Goss, Hali

Office: PROX

File Note: Payments - closed

Participant: IANS ENTERPRISE LLC, BERNICE
BEALL, KELLEY MULLICAN, STEPHEN
MULLICAN

COL / Line (Participant): 69 / 001(Named Insured(s)), 33 / 001(Named
Insured(s))

Category: Property Damage, Payments, Loss of
Use, Contact

Sub Category:

VM yesterday late from PA -- ret'd his call.

Let him know I had just rec'd authority.

Told him I would issue payments, etc today, and would email him appropriate docs.

Also explained I had some add'l Covg C I could pay, but I didn't want to do it in the middle of the review because then things wouldn't have matched up.

Reviewed Docs - I will pay \$7,200.09 under Covg A per current SOL.

I can also pay \$5,850.00 under Covg C (cash out), which I will do as a 2nd step.

Mailed PA first bundle:

- Free Form Cover Letter
- Payment to NI Letter (included mortgagee)
- \$7,299.09 Covg A payment
- SOL (in Docs)
- XM Customer Copy

Updated SOL and routed copy to Docs. Mailed PA 2nd bundle:

- Free Form Cover Letter
- Payment to NI letter
- \$5,850.00 Covg C payment
- SOL

Emailed PA first Free form letter, SOL and XM Customer Copy.

Marked XM Complete.

Emailed PA 2nd SOL.

Closed claim - it will reopen for RCBs or if PA sends anything else.

***** CLOSING SUMMARY *****

- CONTACT - PA Ian Rupert at (405) 622-8721
 - EFT set up
 - \$1801 deductible
 - Request Review in file
- - COL 33 -\$140,301.82 paid to date - include add'l insured Bernice Beall on Covg A payments
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - RCBs, Debris Removal, Opt ID
- COL 34 - \$59,886.80 paid to date
 - \$149,123.00 Coverage available
 - RCBs
- COL 69 - \$15,000.00 paid to date
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement
- RESPOND TO PA COMMUNICATION -
 - Send docs for 180 days - expires 7/5/2021

05-04-2021 - 7:28 AM CDT

Performer: Buben, Jack

Office:PROX

File Note: Authority

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

Reviewed supplemental authority request, updated by CS Goss. Hali has addressed SM comments and updated request accordingly, with Reporting tab and Authority tab coverage A amounts now matching. Request is as follows:

Authority Request - Coverages 33, 34, and 69:

This request is for additional Coverage A.

Current financial info

COL	Prior Authority	Paid	Reserves
33/001	\$ 190,758.36	\$ 133,002.73	\$ 0
34/001	\$ 101,221.47	\$ 59,886.80	\$ 0
69/001	\$ 15,000.00	\$ 9,150.00	\$ 0
		\$ 202,039.53	

Comment Code: NC

	Prior Authority	New Authority Request
Coverage A:	\$ 190,758.36	\$ 211,856.54 (+ \$21,098.18)
Coverage B:	\$ 101,221.47	\$ 100,353.56 (- \$867.91)
Coverage C:	\$ 15,000.00	\$ 15,000.00
Subtotal:	\$ 306,979.83	\$ 327,210.10
Deductible:	<\$ 1,801.00>	<\$ 1,801.00>
Total:	\$ 305,178.83	\$ 324,409.10 (+ \$20,230.27)

Authority Requested in the amount of \$327,210.10.

\$1,801.00 deductible was applied to Coverage A.

ECS Authority Requested in the amount of \$324,409.10.

All related documents are in custom group labeled "04/17/2021 Authority Request".

SOL and RR match. Forwarding to SM Arnold for review.

05-01-2021 - 1:46 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Custom-grouped Authority SOL.Submitted RR to TM -

Participant:

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Fire Estimatics, Authority

Sub Category:

Custom-grouped Authority SOL.

Submitted RR to TM - change is to clarify and reconcile Covg A since the Reporting Tab did not match the Coverage A Authority tab.

05-01-2021 - 9:19 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Reviewed figures.Revised SOL Authority and routed

Participant:

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

Reviewed figures.

Revised SOL Authority and routed it to the file.

Revised RR.

04-28-2021 - 3:04 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: PA follow up

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 69 / 001(Named Insured(s))

Category: Contact

Sub Category:

PA sent follow up letter re my 4/16 letter.

He said the NI is homeless (effective 3/16/2021) and we have not provided comparable housing.

According to SOL Authority - I have \$5850 additional Covg C authority.

Discussed with TM - he is ok with me paying the Covg C, but suggests I wait for SM to address her assignment.

04-26-2021 - 2:02 PM CDT

Performer: Buben, Jack

Office:PROX

File Note: Authority

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

Reviewed supplemental authority request, for contractor supplement under coverage A and slight reduction under coverage B. CS Goss has reconciled the contractor supplement and has addressed under authority tab and in custom group. Slight reduction under coverage B addressed in both places as well. Request is as follows:

Authority Request - Coverages 33, 34, and 69:

This request is for additional Coverage A.

Current financial info

COL	Prior Authority	Paid	Reserves
33/001	\$ 190,758.36	\$ 133,002.73	\$ 0
34/001	\$ 101,221.47	\$ 59,886.80	\$ 0
69/001	\$ 15,000.00	<u>\$ 9,150.00</u>	\$ 0
		\$ 202,039.53	

Comment Code: NC

	Prior Authority	New Authority Request
Coverage A:	\$ 190,758.36	\$ 210,572.60 (+ \$19,814.24)
Coverage B:	\$ 101,221.47	\$ 100,353.56 (- \$867.91)
Coverage C:	<u>\$ 15,000.00</u>	<u>\$ 15,000.00</u>
Subtotal:	\$ 306,979.83	\$ 325,926.16
Deductible:	<\$ 1,801.00>	<\$ 1,801.00>
Total:	\$ 305,178.83	\$ 324,125.16 (+ \$18,946.33)

Authority Requested in the amount of \$325,926.16

ECS Authority Requested in the amount of \$324,125.16

All related documents are in custom group labeled "04/21/2021 Authority Request".

SOL and RR appropriately match. Forwarding to SM Arnold for review.

04-26-2021 - 12:35 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Found error in RR and revised.Re-submit

Participant:

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

Found error in RR and revised.

Re-submitted to TM.

04-19-2021 - 10:00 AM CDT

Performer: Buben, Jack

Office:PROX

File Note: Authority

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

Reviewed supplemental authority request. Hali, your authority SOL does not match RR. Also, in RR, you indicate a reduction under coverage B from last request, but your amount requested stayed the same. I tried taking this amount out and adjusting accordingly, but SOL and RR still does not match. Please reconcile and resubmit. Thanks.

04-17-2021 - 11:11 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Custom grouped docs and submitted RR to TM.

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

Date: 02-13-2023

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STATE FARM CONFIDENTIAL INFORMATION
Distribution on a Business Need to Know Basis Only

Mullican-SF_00091

Custom grouped docs and submitted RR to TM.

04-16-2021 - 5:38 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Re-priced XM using April 2021 price list - RCV inc

Participant:

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Property Damage

Sub Category:

Re-priced XM using April 2021 price list - RCV increased to \$211,856.54.

The policy says we owe ACV at the time of loss, however, so we woldn't owe this until the work is done.

I updated SOL with the info on the CR Draft estimate so we can determine additional ACV payment to PA.

Routed that to the file.

Revised SOL Authority to reflect the re-priced amount.

Marked XM complete.

I need to revise RR when the docs are available.

04-16-2021 - 3:35 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Discussed with TM - he agreed it would be appropri

Participant:

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Fire Estimatics

Sub Category:

Discussed with TM - he agreed it would be appropriate to reprice XM given known pricing increases due to the Feb ice storms in TX.

04-16-2021 - 2:31 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Completed XM reconciliation.XM RCV is currently \$2

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Fire Estimatics, Contact

Sub Category:

Completed XM reconciliation.

XM RCV is currently \$202,256.90/ACV payment would be \$140,301.82.

LM on TM VM asking about re-pricing since lumber costs had gone up so much following the Feb ice storms in TX and throughout the south.

PA's total estimate is \$247,608.45

Coverage available:

Base Coverage A: \$198,830.00 (deductible is \$1,801.00)

5% Debris Removal: 9,941.60 when incurred

Opt ID: 36,020.00 when incurred

Subtotal: \$244,261.60

Opt OL: \$18,010.00

Reviewed email from PA earlier in the week. He wants me to do the following:

- Covg A - release policy limits
- Covg B - consider cash out or NI will be homeless in a couple of days and ALE Solutions has yet to offer comparable housing
- Covg C - he wants me to research the following notice they got from their bank: "this deposit may not be paid because of information we've received from the paying bank or due to information we have within our files." He wants to know if payment is good (will clear or has been stopped)

Technically, the proof of loss provisions he is trying to invoke also require them to submit this to us within 60 days of the loss, which did not happen. Sent email response to that correspondence to PA.

Marked XM Complete so it will upload.

Made sure SOL is current as far as info rec'd to date.

04-05-2021 - 8:56 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Continued XM reconciliation

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Fire Estimatics

Sub Category:

No response from Trainer Friday, and his light never showed he was available.

Continued reconciliation of PA estimate at his line 11

- 11 - he has more dumpster space than we do. Ours was agreed to by a contractor (3 5-7 tons), so I would want documentation that 4 7-8 ton ones were actually required.
- 12 - he estimated to demolish all the bedroom/rooms here - we did this room by room, so there is no need to make a change
- 13 - this line is for demoing all bathrooms - we did this by room.
- 14 - we estimated to demo kitchen/laundry in each applicable room.
- 15 - not sure what this 112 hours would be for, and would need this itemized out by bids on letterhead to consider
- 16 - permit fees - would need paid receipts for these
- 17 - 28 Mitigation - this house has been sitting since 10/25 and payment made 11/20, with nothing done; we do not owe for this
- **29 - 34 Framing - need assistance with this**
- 35 - removing shingles in on my estimate - line 76. His pricing is \$111.33 per SQ, which is almost triple what we my estimate has.
- 36 - roof sheathing is in my estimate, line 57
- 37 - starter - on my estimate as line 478
- 38 - shingle - on my estimate as line 479
- 39 - ridge cap - on my estimate as line 480
- 40 - IWS is a code upgrade not currently on the roof; it is paid after the work is complete, when the work is documented.
- 41 - pipe jack flashings - on my estimate as line 484
- 42 - turtle vents - these are not currently on the roof; it has 2 turbine vents, which are in my estimate on line 484. If they are needed, it is a code upgrade, paid after the work is complete, and when documented
- 43 - turbine vents - on my estimate as line 483
- 44 - drip edge - on my estimate as line 481
- 45 - satellite dishes - on my estimate as line 485
- 46 - align and calibrate satellite - we pay this, if incurred, from satellite carrier in service on the DOL
- 47 - gutters - I actually have 40 LF more in my estimate as line 492
- 48 - soffit box framing - I have on my estimate a line 487, with 1' OH, but roofing scope sheet verifies this should be 2' OH.
- 49 - soffit and fascia - my estimate shows these separately, line items 487 and 488
- 50 - this house had metal soffit vents, not linear vents
- 51 - carport soffit
- 52 - ladders and jacks and plank. Per XM definitions: Generally, a contractor will have and use standard ladders, jacks, and plank scaffolding as part of their normal equipment toolset,

04-02-2021 - 1:11 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: VM from Donna at Temporary Accommodations - notice

Participant: TEMPORARY ACCOMMODATIONS, INC

COL / Line (Participant): 69 / 001(Named Insured(s))

Category: Loss of Use, Contact

Sub Category:

VM from Donna at Temporary Accommodations - notice to vacate is not due until 4/16.

They are currently staying with family and won't be able to continue to do so.

04-01-2021 - 5:12 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Reconcile PA estimate start

Participant:

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Fire Estimations

Sub Category:

Started to review PA estimate.

Called Trainer to discuss the following - he will call be back tomorrow since the PA is invoking CFR. I'm not sure CFR applies to a residential constuction job.

- His line 1 is a \$350 charge for Matterport, which is not a repair; we do not owe for it.
- Lines 2 and 3 are for anchors and harnesses for the roof, which is a 6/12 pitch.
- Line 4 is a safety monitor, on site an hour a day + 1 hour travel time there and another hour travel time back, for 20 days a month for 6 months. I'm not really sure what this is for.
- Line 8 - 6 months of temporary heat?
- Line 9 - 6 months of temporary water?
- Line 10 - 310 SF tarp for landscape protection - there is only landscaping on the front and on the rear, and it is nothing detailed or complex that needs special protection

I essentially agree with the following, except as noted:

- His line 5 - toilets - I have 4 and he has 6 - discussed with Bruce G of SM, who I had actually worked this out with said 6 months now makes sense due to delays (Covid, Texas storms)
- His line 7 - temporary power usage - I have 4 and he has 6

We are in agreement on the following:

- His line 6 - temporary power hookup

PA's total estimate is \$247,608.45

Coverage available:

Base Coverage A: \$198,830.00

5% Debris Removal: 9,941.60 when incurred

Opt ID: 36,020.00 when incurred

Subtotal: \$244,261.60

Opt OL: \$18,010.00

04-01-2021 - 2:10 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: VM from Donna at Temporary Accommodations - she go

Participant: TEMPORARY ACCOMMODATIONS,
INC

COL / Line (Participant): 69 / 001(Named Insured(s))

Category: Loss of Use

Sub Category:

VM from Donna at Temporary Accommodations - she got my email and reached out to Ian.

Her notes say the final extension is for 4/16 - she will process him as a move-out.

She had sent an email requesting thtu 10/16 as repairs had not started.

Payment was issued 11/13 and re-issued 11/20.

PA retained in January.

Called Donna to ask if there was a way to hold off processing due to delays because of the PA being involved and massive amounts of paperork he is processing to us.

03-30-2021 - 10:44 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Rev'd SM comments on RR:Rev'd 1st submission of XC

Participant: IANS ENTERPRISE LLC, KELLEY
MULLICAN, STEPHEN MULLICAN

COL / Line (Participant): 34 / 001(Named Insured(s))

Category: Personal Property, Payments, Contact

Sub Category:

Rev'd SM comments on RR:

Rev'd 1st submission of XC. Thanks for the additional clarification Hali. I will go ahead and grant authority as requested in the amount of \$306,979.83 and entered into ECS \$305,178.83 inclusive of the ded, however there a few things to change and then I have a question on the ring you mentioned as we don't have that 0.00 out pending doc. They are as follows:

1. are 346 and 437 duplicates? 346 is orthopedic belly wrap, 2 years old; 437 is 3 year old orthopedic belly wrap. Unable to see them in the matterport so I called PA - he said there were two and he saw one in each place.

2. Please change 400, 161 and 396 to HSW. Done

3. 188- ring shows we are paying - we rec'd photo on 3/22, included in custom group

4. Confirm the number of T-shirts 343 and 456. 456 is obvious in contractor matterport of the master closet; Re 343, the woman's clothing was in the master closet, but there were 2 dressers in the bedroom, and one drawer was slightly open, revealing what appeared to be T-shirts. Reviewed photos in PA Proof of Loss and bookmarked ones with the dresser drawer open so these could be viewed.

Thanks.

Found an error in the SOL, and made changes so XC Pmt Tracker and SOL will match.

Mailed PA bundle:

- Free form cover letter
- Payment - \$53,447.20
- SOL
- XC Pmt Tracker Worksheet

Set cal to review his Covg A estimatae.

03-26-2021 - 11:54 AM CDT

Performer: Buben, Jack

Office:PROX

File Note: Authority

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

Reviewed supplemental authority request, for additional contents under coverage B. No change to coverages A or C. Reviewed xc and requested clarification on some items, which CS Goss provided under authority tab and in custom group. Request is as follows:

Authority Request - Coverages 33, 34, and 69:

Current financial info

COL	Prior Authority	Paid	Reserves
33/001	\$ 190,758.36	\$ 133,002.73	\$ 0
34/001	\$ 8,928.17	\$ 2,833.02	\$ 0
69/001	\$ 15,000.00	\$ 0.00	\$ 5,470
		\$ 135,835.75	

Comment Code: NC

	Prior Authority	New Authority Request
Coverage A:	\$ 190,758.36	\$ 190,758.36
Coverage B:	\$ 8,928.17	\$ 101,221.47 (+ \$92,293.30)
Coverage C:	\$ 15,000.00	\$ 15,000.00
Subtotal:	\$ 214,686.53	\$ 306,979.83 (+ \$92,293.30)
Deductible:	<\$ 1,801.00>	<\$ 1,801.00>
Total:	\$ 212,885.53	\$ 305,178.83 (+ \$92,293.30)

Authority Requested in the amount of \$306,979.83

ECS Authority Requested in the amount of \$305,178.83

All related documents are in custom group labeled "3/22/21 Authority Request".

SOL and RR appropriately match. Forwarding to SM Arnold for review.

03-26-2021 - 9:07 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Revised RR and added Matterport to Custom Group.Re

Participant: COL / Line (Participant): 34 / 001(Named Insured(s))

Category: Authority

Sub Category:

Revised RR and added Matterport to Custom Group.
Re-submitted RR to TM.

03-25-2021 - 4:19 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Discussed contents with PA Ian Rupert again - 153

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 34 / 001(Named Insured(s))

Category: Personal Property, Contact

Sub Category:

Discussed contents with PA Ian Rupert again -

- 153 - the kitchen was totally burned up. Because the NI lived outside the city, she stocked up on food. Her cabinets were stocked with cans. For a 3-foot cabinet, there is room for cans 2 high and 4 deep, with 2 shelves. 2X4X3X12=288 cans, which is less than they are claiming (155).
- 372 - there are cosmetics all over the master bathroom per Matterport and photos. This is just various kinds of makeup.
- 439 - many pairs of sandals can be seen in the closet in Matterport. I can't confirm it is 26, but Ian said they counted them.
- 455 - Matterport shows an entire rack of blouses, on wire hangers. 54 is not unreasonable.
- 65 and 76 - verified pricing.

03-24-2021 - 4:33 PM CDT

Performer: Buben, Jack

Office:PROX

File Note: Authority

Participant: COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

Reviewed authority request. Hali, I have just a few questions in regard to contents. You have touched on some of these items briefly in your RR, but I want to clarify. Item 153, 155 pantry goods ... I'm assuming this is canned items? Item 372, 68 cosmetics at \$30 apiece, coming to over \$2200. Is this correct? Do we know what type of cosmetics? Just seems very broad. Items 439 and 455, 26 pairs of sandals and 54 blouses, is this correct? Finally, items 64 and 76 indicate where the goods were purchased, but do not appear to be price verified. Please address these items upon resubmission of RR. Thanks.

03-22-2021 - 4:10 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Resumed my contents review. I was on CAT SEL - USR

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 34 / 001(Named Insured(s))

Category: Personal Property, Investigation, Contact

Sub Category:

Resumed my contents review. I was on CAT SEL - USR items. This has now been completed.

I had previously noted the following:

- ages - range from new to 60 years old
- condition - all are either Average or New. Reviewed New items - they are all either new in the box or unused.
- quantities of 10 or more - multiple items - food items, clothing and shoes, toiletries and cosmetics, hangers, kitchen utensils and eating supplies, Christmas decorations, CDs, cleaning supplies, linens
 - Item 57 - 24 hours content manipulation
- unit price - all items over \$1000 have been verified
- CAT SEL -
 - APM - 92 double oven (not in XM as this is free-standing range/oven), 93 dishwasher (XM 275)
 - APS - 91 microwave (XM 250)
 - CLH - questions about some of the large quantity items
 - JWL - item 188 is an heirloom wedding ring valued at \$1499. Do I need documentation?

Marked 91 and 93 as Covg A items.

Called PA to discuss some of the large amounts of clothing, Covg A items, content manipulation item, and wedding ring.

Checked Matterport to verify the number of jeans and women's sandals.

He will have the customers search for a photo that has the ring.

Re Covg A items, he said these should be able to go either way since we were hitting limits. Explained there was additional coverage available, and even hitting limits would not make Covg A items Covg B.

Content Manipulation is for him categorizing and throwing out non-salvage items.

Revised SOL and routed both versions to the file, along with XC Pmt Tracker Draft.

Revised RR and submitted to TM for authority.

03-22-2021 - 1:02 PM CDT

Performer: Walthour, Genene

Office:CCTCONT

File Note: CCT Handling Completed

Participant:**COL / Line (Participant):** 34 / 001(Named Insured(s))**Category:** Personal Property**Sub Category:**

There are 49 items that has 10 items or more quantities.

There are 7 items 6 months to 14 years old marked "new".

Cov A Review:

- 600 Sconce Metal
- 91 Microwave w/vent hood Whirlpool Elite

Over 100k - CCT Handling Complete

Due to claim total, CCT unable to issue payment

Reassigning COL to CO for review

Please send for authority and make ACV payment

Please record payment in XC-The payment worksheet will automatically bundle to the non ECS folder once the payment is recorded

Please send CC back to PH's so they can add additional inventory or RCBs to CC

CCT Handling Complete

Summary For Coverage B - Personal Property

Estimate Total: \$101,221.47

Less Replacement Cost Benefits Available: (\$41,045.37)

Subtotal: \$60,176.10

Less Deductible:

Less Amounts Over Limits:

Less Previous Payments: (\$6,439.60)

Amount Due Customer: \$53,736.50

03-22-2021 - 12:45 PM CDT

Performer: Walthour, Genene**Office:**CCTCONT**File Note:** CCT Handling**Participant:****COL / Line (Participant):** 34 / 001(Named Insured(s))**Category:** Personal Property**Sub Category:****Completed:**

- Cat/Sel 393 items.

03-16-2021 - 2:23 PM CDT

Performer: Goss, Hali**Office:**PROX**File Note:** Rec'd and reviewed lodging invoice.Issued consolid**Participant:** TEMPORARY ACCOMMODATIONS,
INC**COL / Line (Participant):** 69 / 001(Named Insured(s))**Category:** Payments, Loss of Use**Sub Category:**

Rec'd and reviewed lodging invoice.

Issued consolidated payment for 3/16 - 4/15.

Issued consolidated payment for 3/1 - 3/15.

03-16-2021 - 12:10 PM CDT

Performer: Goss, Hali**Office:**PROX**File Note:** Reviewed CCT handling - 36-12N4-32Q 3-3-2021 (item**Participant:****COL / Line (Participant):** 34 / 001(Named Insured(s))**Category:** Personal Property**Sub Category:**

Reviewed CCT handling - 36-12N4-32Q 3-3-2021 (items 57 - 620)

- ages - range from new to 60 years old
- condition - all are either Average or New. Reviewed New items - they are all either new in the box or unused.
- quantities of 10 or more - multiple items - food items, clothing and shoes, toiletries and cosmetics, hangers, kitchen utensils and eating supplies, Christmas decorations, CDs, cleaning supplies, linens
 - Item 57 - 24 hours content manipulation
- unit price - all items over \$1000 have been verified
- CAT SEL -
 - APM - 92 double oven (not in XM as this is free-standing range/oven), 93 dishwasher (XM 275)
 - APS - 91 microwave (XM 250)
 - CLH - questions about some of the large quantity items
 - JWL - item 188 is an heirloom wedding ring valued at \$1499. Do I need documentation?
 - USR items - need to be CAT SEL. Appears this is where CCT is in their handling.

03-03-2021 - 1:49 PM CST

Performer: Walthour, Genene

Office:CCTCONT

File Note: CCT Handling Pending

Participant:

COL / Line (Participant): 34 / 001(Named Insured(s))

Category: Personal Property

Sub Category:

Pending:

- Cat/Sel 393
- Assign to CO for review.

03-03-2021 - 1:48 PM CST

Performer: Walthour, Genene

Office:CCTCONT

File Note: CCT Handling

Participant:

COL / Line (Participant): 34 / 001(Named Insured(s))

Category: Personal Property

Sub Category:

Completed:

- Uploaded Excel sheet - File doc "PA emailed spreadsheet as pdf (564 items)" date 3/2/2021 to XC1.
- Priced 9 items over \$1k
- Cat/Sel 171 items.

03-03-2021 - 7:37 AM CST

Performer: Goss, Hali

Office:PROX

File Note: Rec'd spreadsheet.Sent Spec Task to CCT.

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 34 / 001(Named Insured(s))

Category: Personal Property

Sub Category:

Rec'd spreadsheet.

Sent Spec Task to CCT.

03-03-2021 - 7:28 AM CST

Performer: Goss, Hali

Office:PROX

File Note: CCT Assignment Is this a Specialty Task (Public Ad

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 34 / 001(Named Insured(s))

Category: Personal Property

Sub Category:

CCT Assignment

Is this a Specialty Task (Public Adjuster, Attorney, SIU, or Casualty) or an open Cause of Loss assignment (Assign to CCT Sub-Area "LL-Contents" when structure meets definition of a Large Loss)? Yes - LL with PA

Date Inventory received and document description: 3/2/21 - Excel Spreadsheet

If customer did not utilize Contents Collaboration, indicate why: PA didn't say

Do the inventory items match the scope and documentation by the claim handler during their investigation/inspection? Yes

Identify items in the inventory as 'not covered'. Covg A - 36, 37

Has the denial/partial denial been reviewed with the policyholder?

Does Actual Cash Value or Replacement Cost settlement apply? RC

Identify the specific special limits which apply to the inventory: NA

Identify items to be cleaned/repared or need diagnostics: NA

Has the Summary of Loss been updated? Y

Was the deductible taken and where was it applied? Yes - Covg A

Amount of contents advance payments made: \$6,439.60

Who is the primary contact on the claim? PA Ian Rupert

If needed was the EFT Authorization Form sent and received: NA - PA involved

Additional details/instructions:

02-25-2021 - 1:43 PM CST

Performer: Buben, Jack

Office:PROX

File Note: MOAR

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Management

Sub Category:

Reviewed file. No change since last management review. Pends PPI from PA for contents under coverage B, potential reconciliation of coverage A if necessary, and consideration of extension of Coverage C ALE, dependent upon circumstances of delay.

02-18-2021 - 7:33 AM CST

Performer: Goss, Hali

Office:PROX

File Note: PENDING

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending

Sub Category:

- CONTACT - PA Ian Rupert at (405) 622-8721
 - EFT set up
 - \$1801 deductible
 - Request Review in file
 - include add'l insured Bernice Beall on Covg A payments
- COL 33 - \$133,002.73 paid to date
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP Contractor Connection - ServiceMaster Restore Bruce Godwin
 - PA sent his estimate - need to review
- COL 34 - \$6,439.60 paid to date
 - \$149,123.00 Coverage available
 - PA sent XM for contents, then pdf of a spreadsheet
 - emailed PA Excel doc 2/18
- COL 69 - \$6,800.00 paid to date
 - NIs initially stayed in living quarters at his shop
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium)
 - Temporary Accommodations -
 - authorized 10 days starting 11/3
 - on 11/5, authorized 5 months long-term housing; paid thru 2/28/21
 - Food expense is usually \$80/week dining in and \$150/week dining out
 - Last day 4/16/2021; ALE Letter emailed to PA 1/28
 - PA included additional in his XM estimate
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement
- RESPOND TO PA COMMUNICATION -
 - Send docs for 180 days - expires 7/5/2021

02-18-2021 - 7:32 AM CST

Performer: Goss, Hali

Office:PROX

File Note: PA sent 200+ page document that appears to be XM L

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 34 / 001(Named Insured(s))

Category: Personal Property

Sub Category:

PA sent 200+ page document that appears to be XM Line Item Export.

It appears he emailed a pdf of a spreadsheet, but it included both Covg A and B items.

I had LM for him 2/15 to discuss his using our spreadsheet for the contents.

Emailed PA Excel spreadsheet.

02-15-2021 - 9:08 AM CST

Performer: Goss, Hali

Office:PROX

File Note: PA sent 350 page Proof of Loss. He included several

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

PA sent 350 page Proof of Loss.

He included several articles about O&P, pricing, and OSHA.

The house falls under OKC Code requirements.

For his estimate, he put everything into XM, including contents and loss of use.

His total estimate is \$424,464.34.

Discussed with CCT lead - they would have to manually enter every contents item (550-600 of them).

She recommends sending PA the link to the spreadsheet or Contents Collaboration.

CC link had been emailed to NI 10/16.

Called him to discuss - LM on VM.

For loss of use, he has a 6 month rent house via Zillow at \$1495 for \$8970

Furniture delivery and setup for \$200

Furniture rental 6 months at \$1750.30 for \$10671.80

6 month total for the above is \$19,671.80

Current lodging is \$1550 monthly.

Covg A limits available:

Base: \$198,830.00

5% Debris Removal: \$9,941.60 (if incurred)

Opt ID: \$36,020.00 (if incurred)

Opt OL: \$18,010.00 (if incurred)

Total available: \$262,801.60

Current authority - \$190,758.36

02-09-2021 - 11:19 AM CST

Performer: Goss, Hali

Office: PROX

File Note: VM while I was on PTO from Temporary Accommodation

Participant: IANS ENTERPRISE LLC, TEMPORARY
ACCOMMODATIONS, INC, BERNICE
BEALL

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named
Insured(s)), 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

VM while I was on PTO from Temporary Accommodations.

Per NI, repairs have not yet begun.

Covg A payment was 11/20/20.

SM estimator was Bruce Godwin. Called him to see if they were doing the repairs. He can't find it as an open job. He will check and call right back.

The mortgage holder has gotten her own contractor and they are handling repairs.

It was closed on their end December 2.

Add'l Interest number is 405 745-2663 - called there.

Repairs have not begun. She has not taken over anything.

She thinks they fired ServiceMaster because they were going to repair the house, not rebuild it and they want to rebuild.

Called PA (retained in January) - asked him what was going on.

He got involved in January and usually takes 30-45 days because of his investigation.

He can't give the NI authorization to proceed until he completes his investigation.

He should be afforded time to complete his investigation.

He doesn't think I need to extend it at this point until I hear from him.

Reminded him that their delays would not create an emergency for me.

He thinks the house is a constructive total loss and would need 9-12 months.

Confirmed I would tell housing to give 30 day notice to the landlord.

My ALE letter says 4/16.

Called Shannara at Temporary Accommodations - LM that I would extend thru 4/16 as that is what I had originally said.

02-09-2021 - 7:53 AM CST

Performer: Goss, Hali

Office:PROX

File Note: Email from Temporary Accommodations - NI has been

Participant: TEMPORARY ACCOMMODATIONS,
INC

COL / Line (Participant): 69 / 001(Named Insured(s))

Category: Loss of Use

Sub Category:

Email from Temporary Accommodations - NI has been unresponsive re vacate status and they need a decision by 2/13.

The NI then turned around and requested extension from 3/15/21 to 7/15/2021.

NI has retained a PA.

Loss was 10/15/2020.

Covg A payment was 11/20/20.

I actually had the last day was to be thru 4/16/2021. Per RR, I had requested 5 months authority starting 11/5.

I requested and rec'd \$15K authority for Covg C (5 months at \$3K per month).

Appears I need to reach out to contractor to see when they anticipate completion of repairs and why there would be delays beyond 4/16/2021.

02-04-2021 - 8:14 AM EST

Performer: Roach, Gary

Office:CSACHVL

File Note: Produce Claim File Complete

Participant:

COL / Line (Participant):

Category: Claim Note

Sub Category:

Encrypted Media

What was copied to electronic media: Custom Group - Burn to CD for PA copied to CD.

Password: Pep5-D3p

Who was sent to: Ians Enterprise Llc

Additional documentation sent with encrypted media

OVERNIGHT CD - SR12735225

OVERNIGHT PW LETTER - SR12735223

Where sent:

9450 SW Gemini Dr # 39525
Beaverton OR 97008-7105

01-30-2021 - 1:56 PM CST

Performer: Goss, Hali

Office:PROX

File Note: Rec'd text from PA yesterday, requesting a new CD

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

Rec'd text from PA yesterday, requesting a new CD because his came in cracked in two places.

He wants us to either bring it by his office or mail it USPS Priority or FedEx to avoid damage.

Followed SCPs to do so.

01-30-2021 - 1:55 PM CST

Performer: Goss, Hali

Office:PROX

File Note: CSA Print - Produce File-CD

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: CSA Print

Sub Category:

INFORMATION ON ELECTRONIC MEDIA was imaged by Hali Goss

Include Custom Group "Burn to CD for PA "

Please send by USPS Priority or FedEx to avoid damage as the first disc sent arrived cracked.

01-28-2021 - 4:34 PM CST

Performer: Goss, Hali

Office:PROX

File Note: PENDING

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending

Sub Category:

- CONTACT - PA Ian Rupert at (405) 622-8721
 - EFT set up
 - \$1801 deductible
 - Request Review in file
 - include add'l insured Bernice Beall on Covg A payments
- COL 33 - \$133,002.73 paid to date
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP Contractor Connection - ServiceMaster Restore Bruce Godwin
- COL 34 - \$6,439.60 paid to date
 - \$149,123.00 Coverage available
- COL 69 - \$6,800.00 paid to date
 - NIs initially stayed in living quarters at his shop
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium)
 - Temporary Accommodations -
 - authorized 10 days starting 11/3
 - on 11/5, authorized 5 months long-term housing; paid thru 2/28/21
 - Food expense is usually \$80/week dining in and \$150/week dining out
 - Last day 4/16/2021; ALE Letter emailed to PA 1/28
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement
- RESPOND TO PA COMMUNICATION -
 - Send docs for 180 days - expires 7/5/2021

01-28-2021 - 4:33 PM CST

Performer: Goss, Hali

Office:PROX

File Note: Emailed ALE letter to PA.

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 69 / 001(Named Insured(s))

Category: Loss of Use, Contact

Sub Category:

Emailed ALE letter to PA.

01-27-2021 - 4:55 PM CST

Performer: Goss, Hali

Office:PROX

File Note: Rec'd non-certified policy and Dec page.Forwarded

Participant: IANS ENTERPRISE LLC

COL / Line (Participant):

Category: Coverage, Contact

Sub Category:

Rec'd non-certified policy and Dec page.

Forwarded to PA.

Lodging is authorized thru the first part of April

01-27-2021 - 9:46 AM CST

Performer: Buben, Jack

Office:PROX

File Note: MOAR

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Management

Sub Category:

Reviewed file. Coverage A paid, CNSP. Coverage B initial payment made. Coverage C ALE ongoing, estimated into April 2021. No sub. PA involved.

01-26-2021 - 9:17 AM CST

Performer: Goss, Hali

Office:PROX

File Note: Non-Certified policy not yet in the file, despite

Participant:

COL / Line (Participant):

Category: Claim Note

Sub Category:

Non-Certified policy not yet in the file, despite being requested 1/14, 12 days ago.

Called their contact center at 1-844-275-7522 and got a recording that the office was closed and to call back during business hours (it is 8:55 Central Time zone).

Contacted Trainer and was told to contact Claims Help Desk.

Claims Help Desk was unable to help.

Tried the Underwriting Contact Center again - opted for Service and spoke with Claire. She shows no notes.

She said to check back after 14 days because she can't do anything until then; they can send a service request to that team if it has been more than 14 days since the request.

01-14-2021 - 12:17 PM CST

Performer: Goss, Hali

Office:PROX

File Note: Request for Certified policy rec'd 1/11 was just a

Participant: IANS ENTERPRISE LLC

COL / Line (Participant):

Category: Contact

Sub Category:

Request for Certified policy rec'd 1/11 was just attached to the file (incorrect claim number).

Current procedure is that we provide PAs with non-Certified Policy, which includes Dec page.

Sent request for non-Certified Policy.

In cover letter, will need to make sure PA has the correct claim number.

01-12-2021 - 12:36 PM CST

Performer: Goss, Hali

Office:PROX

File Note: PENDING

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending

Sub Category:

- CONTACT - PA Ian Rupert at (405) 622-8721
 - EFT set up
 - \$1801 deductible
 - Request Review in file
 - include add'l insured Bernice Beall on Covg A payments
- COL 33 - \$133,002.73 paid to date
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 - Temporary Accommodations -
 - authorized 10 days starting 11/3
 - on 11/5, authorized 5 months long-term housing; paid thru 2/28/21
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement
- RESPOND TO PA COMMUNICATION -
 - Send docs for 180 days - expires 7/5/2021

01-12-2021 - 12:36 PM CST

Performer: Goss, Hali**Office:** PROX**File Note:** New mail - housing invoice. Issued payment. Emailed**Participant:** IANS ENTERPRISE LLC, TEMPORARY
ACCOMMODATIONS, INC**COL / Line (Participant):** 69 / 001(Named Insured(s))**Category:** Payments, Loss of Use, Contact**Sub Category:**

New mail - housing invoice.

Issued payment.

Emailed PA copy of correspondence and screen shot of payment.

Revised SOL and routed copy to the file.

Emailed SOL to PA.

01-11-2021 - 9:25 AM EST

Performer: Roach, Gary**Office:** CSACHVL**File Note:** Produce Claim File Complete**Participant:****COL / Line (Participant):****Category:** Claim Note**Sub Category:**

Encrypted Media

What was copied to electronic media: Custom Group - **Burn to CD for PA** copied to CD.

Password: Hh_H6WMm

Who was sent to: Ians Enterprise Llc

Additional documentation sent with encrypted media

CD MAILED REGULAR MAIL

PW LETTER EMAILED - **IAN@IANSENTERPRISE.COM**

Where sent:

9450 SW Gemini Dr # 39525
Beaverton OR 97008-7105

01-10-2021 - 2:53 PM CST

Performer: Goss, Hali**Office:** PROX**File Note:** PENDING**Participant:****COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named
Insured(s)), 33 / 001(Named Insured(s))**Category:** Pending**Sub Category:**

- CONTACT - PA Ian Rupert at (405) 622-8721
 - EFT set up
 - \$1801 deductible
 - Request Review in file
 - include add'l insured Bernice Beall on Covg A payments
- COL 33 - \$133,002.73 paid to date
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP Contractor Connection - ServiceMaster Restore Bruce Godwin
- COL 34 - \$6,439.60 paid to date
 - \$149,123.00 Coverage available
- COL 69 - \$5,300.00 paid to date
 - NIs initially stayed in living quarters at his shop
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium)
 - Temporary Accommodations -
 - authorized 10 days starting 11/3
 - on 11/5, authorized 5 months long-term housing; paid thru 1/31/21
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement
- RESPOND TO PA COMMUNICATION -
 - Docs were custom-grouped with CSA Task to burn to CD and mail to PA 1/10
 - 180 days expires 7/5/2021

01-10-2021 - 2:52 PM CST

Performer: Goss, Hali**Office:**PROX**File Note:** Finished custom-grouping items for the PA.Sent CSA**Participant:** IANS ENTERPRISE LLC**COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Contact**Sub Category:**

Finished custom-grouping items for the PA.

Sent CSA Task for burning to CD and attaching to letter.

Set cal to make sure this has been done.

01-10-2021 - 2:47 PM CST

Performer: Goss, Hali**Office:**PROX**File Note:** CSA Print - Produce File-CD**Participant:** IANS ENTERPRISE LLC**COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** CSA Print**Sub Category:**

INFORMATION ON ELECTRONIC MEDIA was imaged by Hali Goss

() Entire File

OR

(X) Custom Group(s):

List Custom Group Name(s): [Type Custom Group(s)] - **Burn to CD for PA**

() Limit request to specific Participant(s)? [Type Participant(s)]

() Limit request to specific document Category(ies)? [Type Category(ies)]

Select CD Mailing Option:

(X) Regular Mail

() Overnight Mail (Physical address required)

Add "OVERNIGHT" to Description field, check the Priority box

() Certified Mail (Physical address required)

Password Letter:

(X) Email password letter: [IAN@IANSENTERPRISE.COM]

If email is not selected, Claims Support will mail password letter based on CD Mailing Option selected above.

01-06-2021 - 4:12 PM CST

Performer: Goss, Hali**Office:**PROX

File Note: Payment screens are in Docs now. Cus

Participant:

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Claim Note

Sub Category:

Payment screens are in Docs now.

Custom-grouped docs on page 401 to 480.

01-06-2021 - 3:02 PM CST

Performer: Buben, Jack

Office:PROX

File Note: RE:TM - PA has requested copies of all underwriting i

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

Hali, I do not think we are required to send underwriting reports. In my opinion, that would fall under "work product".

01-06-2021 - 11:46 AM CST

Performer: Goss, Hali

Office:PROX

File Note: PENDING

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending

Sub Category:

- CONTACT - PA Ian Rupert at (405) 622-8721
 - EFT set up
 - \$1801 deductible
 - Request Review in file
 - include add'l insured Bernice Beall on Covg A payments
- COL 33 - \$133,002.73 paid to date
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP Contractor Connection - ServiceMaster Restore Bruce Godwin
- COL 34 - \$6,439.60 paid to date
 - \$149,123.00 Coverage available
- COL 69 - \$5,300.00 paid to date
 - NIs initially stayed in living quarters at his shop
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium)
 - Temporary Accommodations -
 - authorized 10 days starting 11/3
 - on 11/5, authorized 5 months long-term housing; paid thru 1/31/21
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement
- RESPOND TO PA COMMUNICATION -
 - File note to TM re Underwriting docs 1/6
 - estimates, contracts, front and back of drafts, claims summaries for all payments, photos, all expert reports, all info rec'd over the next 180 days.
 - 180 days expires 7/5/2021

01-06-2021 - 11:45 AM CST

Performer: Goss, Hali

Office:PROX

File Note: Rec'd Letter of Engagement from PA.Added them as p

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

Rec'd Letter of Engagement from PA.

Added them as participant.

They also sent Request for Info -

- Claims - estimates, contracts, front and back of drafts, claims summaries for all payments, photos, all expert reports, all info rec'd over the next 180 days.
 - Underwriting - all inspection reports since before policy inception
- Sent TM file note about the underwriting reports.

Pulled up iSEIT - unable to locate Electronic payments. Also unable to locate 126462522J (possibly because it is outstanding)

Took Snag-Its of all payments in either Paid or Outstanding status and routed those to the file.

01-06-2021 - 11:23 AM CST

Performer: Goss, Hali

Office:PROX

File Note: TM - PA has requested copies of all underwriting i

Participant: IANS ENTERPRISE LLC

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Contact**Sub Category:**

TM - PA has requested copies of all underwriting inspection reports since before policy inception (in 2007). Is this something we do?

12-28-2020 - 11:22 AM CST

Performer: Buben, Jack

Office:PROX

File Note: MOAR

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Management**Sub Category:**

Reviewed file. Coverage A paid, RCBs pend. Coverage B initial payments made. Coverage C ALE ongoing, initially authorized for five months. No sub.

12-21-2020 - 5:51 PM CST

Performer: Goss, Hali

Office:PROX

File Note: PENDING

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending**Sub Category:**

- CONTACT - Stephen Mullican - (405) 343-7452
 - EFT set up
 - \$1801 deductible
 - Request Review in file
 - include add'l insured Bernice Beall on Covg A payments
- COL 33 - \$133,002.73 paid to date
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP Contractor Connection - ServiceMaster Restore Bruce Godwin
- COL 34 - \$6,439.60 paid to date
 - \$149,123.00 Coverage available
- COL 69 - \$5,300.00 paid to date
 - NIs initially stayed in living quarters at his shop
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium)
 - Temporary Accommodations -
 - authorized 10 days starting 11/3
 - on 11/5, authorized 5 months long-term housing; paid thru 1/31/21
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement

11-30-2020 - 2:22 PM CST

Performer: Goss, Hali

Office:PROX

File Note: Rec'd additional CNSP estimate - RCV has cone down

Participant: SERVICEMASTER RESTORATION BY RSI

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Fire Estimatics**Sub Category:**

Rec'd additional CNSP estimate - RCV has cone down slightly.
Reviewed XA and customer declined their services.

11-30-2020 - 11:18 AM CST

Performer: Goss, Hali

Office:PROX

File Note: PENDING

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending**Sub Category:**

- CONTACT - Stephen Mullican - (405) 343-7452
 - EFT set up
 - \$1801 deductible
 - Request Review in file
 - include add'l insured on Covg A payments
- COL 33 - \$133,002.73 paid to date
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP Contractor Connection - ServiceMaster Restore Bruce Godwin
- COL 34 - \$6,439.60 paid to date
 - \$149,123.00 Coverage available
 - XC - sent RR to TM for additional authority 11/22
- COL 69 - \$5,300.00 paid to date
 - NIs initially stayed in living quarters at his shop
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium)
 - Temporary Accommodations -
 - authorized 10 days starting 11/3
 - on 11/5, authorized 5 months long-term housing; paid thru 1/31/21
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement

11-30-2020 - 11:18 AM CST

Performer: Goss, Hali**Office:**PROX**File Note:** Authority granted as requested.This was for additi**Participant:** TEMPORARY ACCOMMODATIONS,
INC, KELLEY MULLICAN, STEPHEN
MULLICAN**COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named
Insured(s))**Category:** Personal Property, Payments, Loss of
Use**Sub Category:**

Authority granted as requested.

This was for additional Covg B.

NI has EFT set up.

Issued EFT payment of \$3,606.58 under Coverage B.

Emailed NI Payment to NI letter.

Emailed SOL.

Recorded payment into XC Payment Tracker and emailed to NI.

Also rec'd lodging invoice for October 16 - December 31.

Revised SOL and issued payment to Temporary Accommodations.

11-23-2020 - 9:42 AM CST

Performer: Buben, Jack**Office:**PROX**File Note:** Authority**Participant:****COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named
Insured(s)), 33 / 001(Named Insured(s))**Category:** Authority**Sub Category:**

Reviewed supplemental authority request, for an increase in coverage B under xactcontents XCC3. Coverage A estimate decreased slightly with updates made following comments from SM on last review, resulting in a small increase in overall authority request. Changes addressed under authority tab for both coverages. No change to coverage C. Request is as follows:

Authority Request - Coverages 33, 34, and 69:

Current financial info

COL	Prior Authority	Paid	Reserves
33/001	\$ 191,104.61	\$ 133,002.73	\$ 0
34/001	\$ 8,519.39	\$ 2,833.02	\$ 0
69/001	\$ 15,000.00	\$ 0.00	\$ 5,470
		\$ 135,835.75	

Comment Code: NC

	Prior Authority	New Authority Request
Coverage A:	\$ 191,104.61	\$ 190,758.36 (- \$345.25)
Coverage B:	\$ 8,519.39	\$ 8,928.17 (+ \$408.78)
Coverage C:	\$ 15,000.00	\$ 15,000.00 (no change)
Subtotal:	\$ 214,624.00	\$ 214,686.53 (+ \$62.53)
Deductible:	<\$ 1,801.00>	<\$ 1,801.00>
Total:	\$ 212,823.00	\$ 212,885.53 (+ \$62.53)

Authority Requested in the amount of \$214,686.53

ECS Authority Requested in the amount of \$212,885.53

All related documents are in custom group labeled "Authority Request 11/22/2020".

SOL and RR appropriately match. Forwarding to SM Arnold for review.

11-22-2020 - 2:31 PM CST

Performer: Goss, Hali

Office:PROX

File Note: PENDING

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending

Sub Category:

- CONTACT - Stephen Mullican - (405) 343-7452
 - EFT set up
 - \$1801 deductible
 - Request Review in file
 - include add'l insured on Covg A payments
- COL 33 - \$133,002.73 paid to date
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP Contractor Connection - ServiceMaster Restore Bruce Godwin
- COL 34 - \$2,833.02 paid to date
 - \$149,123.00 Coverage available
 - XC - sent RR to TM for additional authority 11/22
- COL 69
 - NIs initially stayed in living quarters at his shop
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium)
 - Temporary Accommodations -
 - authorized 10 days starting 11/3
 - on 11/5, authorized 5 months long-term housing
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement

11-22-2020 - 2:30 PM CST

Performer: Goss, Hali

Office:PROX

File Note: Custom-grouped docs.Sent RR to TM to re

Participant:

COL / Line (Participant): 34 / 001(Named Insured(s))

Category: Personal Property, Authority**Sub Category:**

Custom-grouped docs.

Sent RR to TM to review.

11-22-2020 - 2:03 PM CST

Performer: Goss, Hali**Office:**PROX**File Note:** Reviewed Contents Collaboration 3.Living room - I**Participant:****COL / Line (Participant):** 34 / 001(Named Insured(s))**Category:** Personal Property, Authority**Sub Category:**

Reviewed Contents Collaboration 3.

Living room - I noted 65" flat screen, love seat, sofa, kitchen chair, end table, 2 traffic lights

Kitchen - I have photos of the burned-out refrigerator; verified it was not included in Covg A estimate.

None of these items duplicates items already submitted.

- Age - 1-6 years which makes sense for electronics
- Quantity - all are 1
- Pricing - all prices over \$500 have been verified
- Depreciation - applied to all
- CAT SEL - reviewed and revised.

Marked XC Complete.

Revised SOL and routed both versions to the file.

Revised Request Review to reflect the above.

I will submit to TM once I have custom grouped the corrected Authority SOL and XC.

11-20-2020 - 1:18 PM CST

Performer: Goss, Hali**Office:**PROX**File Note:** PENDING**Participant:****COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Pending**Sub Category:**

- CONTACT - Stephen Mullican - (405) 343-7452
 - EFT set up
 - \$1801 deductible
 - Request Review in file
 - include add'l insured on Covg A payments
- COL 33 - \$133,002.73 paid to date
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP Contractor Connection - ServiceMaster Restore Bruce Godwin
- COL 34 - \$2,833.02 paid to date
 - \$149,123.00 Coverage available
 - XC - additional rec'd since authority granted.
- COL 69
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- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement

11-20-2020 - 1:18 PM CST

Performer: Goss, Hali**Office:**PROX**File Note:** Per discussson with SM, called NI Stephen. LM on**Participant:** BERNICE BEALL, STEPHEN MULLICAN**COL / Line (Participant):** 33 / 001(Named Insured(s))**Category:** Payments**Sub Category:**

Per discussson with SM, called NI Stephen. LM on VM that I was going to have to void the check and reissue it with Bernice's name on it. I notice that it was already stop paid and reissued today by Stewardship CS after taking a call from the agent office.

Checked and Amanda works for a different agent, Brandon Ersteniuk.

NI Stephen called back and he has signed a contract with a GC ServiceMaster.

11-20-2020 - 12:20 PM CST

Performer: Arnold, Sharon

Office:PROXOWN

File Note: SM Rev

Participant:

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Management

Sub Category:

Discussed file with CS Goss. NI and Leinholder are in constant contact and work nor the payment have been cashed. Advised Hali to contact both parties, advise we will VOID the outstanding payment and reissue to all parties. She u/s.

11-20-2020 - 11:15 AM CST

Performer: Wilkins, Alexis

Office:HCCSSTWD

File Note: PENDING

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending

Sub Category:

- CONTACT - Stephen Mullican - (405) 343-7452
 - EFT set up
 - \$1801 deductible
 - Request Review in file
 - EFT?
- COL 33 -\$133,002.73 paid to date
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP Contractor Connection - ServiceMaster Restore Bruce Godwin
- COL 34 - \$2,833.02 paid to date
 - \$149,123.00 Coverage available
 - XC - additional rec'd since authority granted.
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 - NIs initially stayed in living quarters at his shop
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 - authorized 10 days starting 11/3
 - on 11/5, authorized 5 months long-term housing
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement

11-20-2020 - 11:13 AM CST

Performer: Wilkins, Alexis

Office:HCCSSTWD

File Note: ACD call

Participant:

COL / Line (Participant):

Category: Contact

Sub Category:

IBC from Amanda in AO with Add'l interest Bernice Beall on the backline. Ms. Beall confirmed she wants to be listed on the Cov A draft so she can be involved in the property repairs.

CS called UW to confirm Bernice Beall has been listed on the policy as an additional interest since inception of the application 11/1/2007.

Per HW-2136 Section 1 Conditions, paragraph 12, CS stop paid check 126457152J. Reissued ACV payment w/ NI's & mortgagee listed as payees. Mailed draft to NI as discussed with AO and mortgagee.

11-19-2020 - 9:46 AM CST

Performer: Buben, Jack

Office:PROX

File Note: File Note

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Management

Sub Category:

Reviewed file note from CS Goss. Sharon, as per Hali's file note from below, she has been contacted by Bernice Beall, who is listed as an "additional interest" on this claim. NI has now advised that Ms. Beall holds a mortgage on this property, although we do have her listed as a lienholder. Two questions quickly come to mind: (1) We have paid the NI without listed a lienholder, as we did not have that information do we need to stop pay and reissue that draft (it is still outstanding)? (2) Can we release claim information to Ms. Beall? Maybe we should contact CLC for guidance? Strange situation and one that I have not encountered before. Any direction you can give would be appreciated. Thanks.

11-19-2020 - 8:58 AM CST

Performer: Goss, Hali

Office:PROX

File Note: Call late yesterday from an agent's (not the one o

Participant: BERNICE BEALL, STEPHEN MULLICAN

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Contact**Sub Category:**

Call late yesterday from an agent's (not the one on this file) phone number with someone claiming to be Bernice Beall, wanting to know if she was included on the Coverage A payment since she has the mortgage on this property. Explained I was uncomfortable discussing customer info with her and asked her to send an email identifying who she was.

She called and left two more messages, both with the numbers showing up as agent offices, and she left different call back numbers both times.

She also sent the email, with the same address as what we have for her in the file.

She says she understands she is listed on the policy as the Mortgage holder and she wants info on the fire claim. She did not give a call back number in her email, but the email says it is from George A White.

Checked the OK County Tax Assessor website, and Bernice White is shown as the billing address.

Bernice Beall is the previous owner. I was able to access the Warranty Deed she executed.

Pulled up the tax invoice and it is in their name with Bernice White's address.

Called NI Stephen to clarify who Bernice is - she is the lady they bought the house from. She holds the mortgage and it is owner-financed. He has been trying to keep her in the loop - she and her husband have built homes in the past. She thinks they should be paid by the insurance and they can do what they want. He had discussed this with her in the past, and now she wants him to get quotes from builders. He tried to explain RCBs etc to her. She is wanting him to build this house differently than it was in the past, including brick, etc. He was trying to put off his house payments until this was done, but she didn't want to. He said he had been making the payments. Bernice knows exactly what he has been paid and that is to start fixing the house. George White is her current husband.

He isn't sure which phone number is correct - she is in his phone under Bernice.

Added her email address.

Checked Cisco Jabber and all calls were from 405 745-2663, which is the 2nd number she gave me.

TM - can you give me guidance on what I should share with this Additional Interest?

11-17-2020 - 4:12 PM CST

Performer: Goss, Hali

Office:PROX

File Note: Call from Rochelle at TA asking if I'd had a chance

Participant: TEMPORARY ACCOMMODATIONS, INC

COL / Line (Participant): 69 / 001(Named Insured(s))

Category: Loss of Use

Sub Category:

Call from Rochelle at TA asking if I'd had a chance to review the quote they sent over today.

I reviewed it and sent them a response.

Called there - Loren answered. Explained I had sent a response that they could present this to the NI.

11-17-2020 - 3:50 PM CST

Performer: Goss, Hali

Office:PROX

File Note: Temporary Accommodations found property in Choctaw

Participant: TEMPORARY ACCOMMODATIONS, INC

COL / Line (Participant): 69 / 001(Named Insured(s))

Category: Loss of Use

Sub Category:

Temporary Accommodations found property in Choctaw -

2 bedroom 1 bath furnished with a 5-month lease and month-to-month extensions possible.

Rent will be \$2750 per month + mgt fee of \$125 per month.

\$350 admin fee.

Sent response, telling her to present to the customer.

11-13-2020 - 12:31 PM CST

Performer: Goss, Hali

Office:PROX

File Note: PENDING

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending

Sub Category:

- CONTACT - Stephen Mullican - (405) 343-7452
 - EFT set up
 - \$1801 deductible
 - Request Review in file
 - EFT?
- COL 33 - \$133,002.73 paid to date
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP Contractor Connection - ServiceMaster Restore Bruce Godwin
- COL 34 - \$2,833.02 paid to date
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 - XC - additional rec'd since authority granted.
- COL 69
 - NIs initially stayed in living quarters at his shop
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium)
 - Temporary Accommodations -
 - authorized 10 days starting 11/3
 - on 11/5, authorized 5 months long-term housing
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement

11-13-2020 - 12:31 PM CST

Performer: Goss, Hali

Office:PROX

File Note: Compared XM to authority - Authority request was f

Participant: Contractor Connection,
SERVICEMASTER RESTORATION BY
RSI, KELLEY MULLICAN

COL / Line (Participant): 33 / 001(Named Insured(s))**Category:** Payments**Sub Category:**

Compared XM to authority -

Authority request was for \$191, 104.61.

Revised RCV is \$190,758.36.

There is no mortgagee on this policy.

Called NI re address to mail payment to.

He gets his mail at his shop - 128 N Minnesota - Shawnee - 74801

He was asking about the DMO and is concerned about wood prices.

Told him there was additional money available if needed.

Added mailing address and made it the default for both NIs.

Revised SOL to reflect revised XM amounts.

Routed copy to the file.

Mailed NI bundle:

- Payment to NI letter
- Payment - \$133,002.73
- SOL
- XM Customer Copy

Emailed estimate to NI, with copy to contractor and CNSP vendor.

Marked XM Complete.

11-11-2020 - 6:02 PM CST

Performer: Goss, Hali

Office:PROX

File Note: SM granted authority, but wanted me to review a fe

Participant: Contractor Connection,
SERVICEMASTER RESTORATION BY
RSI

COL / Line (Participant): 33 / 001(Named Insured(s))**Category:** Fire Estimatics**Sub Category:**

SM granted authority, but wanted me to review a few more things on the estimate.

1. Bedroom- should item 35 be a qty of 2
2. Hallways - we are painting several doors in both hallways but also in the rooms that are attached too. Please review all door entries and painting of sides in each room as there appears to be more painting than door sides.
3. Hall Bath items 93 should be qty of 4
4. Back Bedroom- item 132 should be qty of 2
5. Kitchen- are the cabinets truly high grade?
6. Master Bath- the ceiling entry variable show WC- should this only be C?

Authority extended to \$214,624.00 and entered into ECS 212,823.00. Please make sure we send a letter stating the TTRB. Thanks.

I note that CCT issued additional payment while this was in the authority request process.

Retrieved XM from the cloud -

There are 10 birch doors and 2 prehung double doors (closets) and 2 exterior doors. This is a total of 16 slabs. We estimated to paint 32 sides, so this figure is right. The estimator included the doors themselves in the room into which they opened, but finished them on the side of the room they would be on if the door was closed. This addresses item 35, 93, and 132, or SM nos 1, 2, 3, and 4.

Re the kitchen cabinets - they are solid wood, so they would be high grade.

Re SM number 6, I changed the ceiling entry for DRY to C, which changes the estimate slightly.

11-10-2020 - 7:55 AM CST

Performer: Buben, Jack

Office:PROX

File Note: Authority

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

Reviewed initial authority request for all three coverages. Coverage A estimate completed by CNSP contractor and reviewed/reconciled by CS Goss, as per her file note dated 11/6. Hali addressed all three coverages under authority tab and in custom group. Request is as follows:

Authority Request - Coverages 33, 34, and 69:

Current financial info

COL	Prior Authority	Paid	Reserves
33/001	\$ 0	\$ 0.00	\$ 25,000
34/001	\$ 0	\$ 2,833.02	\$ 13,600
69/001	\$ 0	\$ 0.00	\$ 5,470
		\$ 2,833.02	

Comment Code: NC

	Prior Authority	New Authority Request
Coverage A:	\$ 0.00	\$ 191,104.61
Coverage B:	\$ 0.00	\$ 8,519.39
Coverage C:	\$ 0.00	\$ 15,000.00
Subtotal:	\$ 0.00	\$ 214,624.00
Deductible:	<\$ 1,801.00>	<\$ 1,801.00>
Total:	\$ 0.00	\$ 212,823.00

Authority Requested in the amount of \$214,624.00.

ECS Authority Requested in the amount of \$ 212,823.00.

All related documents are in custom group labeled "Authority Request 11/0/7/2020".

SOL and RR appropriately match. Forwarding to SM Arnold for review.

11-10-2020 - 7:25 AM CST

Performer: Cooks-Stallworth,

Office:CCTCONT

File Note: CCT Handling

Participant: STEPHEN MULLICAN

COL / Line (Participant): 34 / 001(Named Insured(s))

Category: Pending**Sub Category:**

CA processed 6 new items in XC and payment is as follows:

Estimate Total:\$8,928.17

Less RCBs:\$2,488.57

Less Previous Payments:\$2,833.02

Amount Due Customer: \$3,606.58

Per Co claim has exceeded \$200K, reassigning claim back to Co for further settlement.

11-10-2020 - 7:21 AM CST

Performer: Goss, Hali**Office:**PROX**File Note:** Custom-grouped docs.Re-sent RR to TM**Participant:****COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Authority**Sub Category:**

Custom-grouped docs.

Re-sent RR to TM

11-09-2020 - 5:06 PM CST

Performer: Goss, Hali**Office:**PROX**File Note:** Revised Sketch so that exterior walls are not exte**Participant:****COL / Line (Participant):** 33 / 001(Named Insured(s))**Category:** Fire Estimatics, Authority**Sub Category:**

Revised Sketch so that exterior walls are not extended.

The exterior sketches were required of the contrator by Contractor Connection.

Uploaded CR Draft XM (revised) to the file.

RCV changed slightly so I revised SOL.

Routed both versions to the file.

Made revisions to Request Review.

I will custom-group XM CR Draft and SOLs when they are in Docs and re-submit RR.

11-09-2020 - 4:37 PM CST

Performer: Buben, Jack**Office:**PROX**File Note:** Authority**Participant:****COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Authority**Sub Category:**

Reviewed RR. Hali, good job reconciling estimate. I only have a couple of items. First, please mark "extend exterior surfaces" no on sketch, as we currently have them as yes. Second, the sketch looks odd on the exterior, almost like a hedge around the house. Is there a reason we have an "exterior" sketch? Once these two issues are addressed, please resubmit for review. Thank you.

11-07-2020 - 11:16 AM CST

Performer: Goss, Hali**Office:**PROX**File Note:** PENDING**Participant:****COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Pending**Sub Category:**

- CONTACT - Stephen Mullican - (405) 343-7452
 - EFT set up
 - \$1801 deductible
 - Request Review - sent to TM for authority 11/7
 - EFT?
- COL 33
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP estimate - Contractor Connection - ServiceMaster Restore Bruce Godwin
 - XM revised
- COL 34 - \$2,833.02 paid to date
 - \$149,123.00 Coverage available
 - XC
- COL 69
 - NIs initially stayed in living quarters at his shop
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium)
 - Temporary Accommodations -
 - authorized 10 days starting 11/3
 - on 11/5, authorized 5 months long-term housing
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - No sub
 - Resolve SIU indicators prior to settlement

11-07-2020 - 11:13 AM CST

Performer: Goss, Hali**Office:**PROX**File Note:** Completed SOLs and routed both versions to the fil**Participant:****COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Authority**Sub Category:**

Completed SOLs and routed both versions to the file.

Revised Request Review.

Custom-grouped docs.

Submitted RR to TM.

11-06-2020 - 4:31 PM CST

Performer: Goss, Hali**Office:**PROX**File Note:** Converted XM and made revisions as follows:sketcha**Participant:** SERVICEMASTER RESTORATION BY
RSI**COL / Line (Participant):** 33 / 001(Named Insured(s))**Category:** Fire Estimations**Sub Category:**

Converted XM and made revisions as follows:

- sketch
 - added bearing walls
 - verified all door openings and windows show to deduct if >20 SF
 - verified appropriate parameters were selected for tubs, cabinets, vanities (removing SF behind or below as appropriate or flooring LF behind)
- Hall bath
 - changed the amount of greenboard to being around the tub area only and changed the rest to drywall
 - added toilet seat, 2 angle stop valves and the tile shower enclosure
- Foyer/entry
 - painted door jamb only; removed staining it
- Living Room -
 - subtracted tile floor in front of fireplace area as well as fireplace area for carpet and pad
- Dining Room - added crown molding and finishing it
- Kitchen
 - Changed DMO from room to HRM
 - removed lines dealing with refrigerators
 - changed the amount of crown molding being painted to what was added
- Laundry room
 - Changed DMO to HRK
 - removed lines dealing with washer and dryer
 - deducted 6,5 LF crown molding from PC to account for upper cabinets
- Master bedroom
 - removed closet items as there is not a closet in this room
- Master Closet
 - changed staining door panels and jambs from 3 to 2
- Master bathroom
 - same changes as in hall bath

Depreciation - the house is 31 years old. The roof is 19 years old. Interior paint and finishes are 2 years old. Carpet is 17 years old. Input into XM.

Reviewed labor minimums - none were triggered.

Added info into SOL and marked CR Draft complete.

11-06-2020 - 9:53 AM CST

Performer: Goss, Hali

Office:PROX

File Note: Reviweed XactAnalysisMitigation not sold Reviewed

Participant: SERVICEMASTER RESTORATION BY
RSI

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Fire Estimatics

Sub Category:

Reviweed XactAnalysis

- Mitigation not sold
 - Reviewed notes between Contractor Connection and Blackmon Mooring.
- Called Bruce to let him know I would be making revisions.

He knows that for code upgrade we have to add vents in bathrooms and electric panel cannot be in the bedroom. We may also need to add drip edge, which would be less money than adding 1X2 shingle mold for the part of the roof that has to be re-framed.

I will make estimate revisions over the weekend.

11-05-2020 - 5:09 PM CST

Performer: Goss, Hali

Office:PROX

File Note: PENDING

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending

Sub Category:

- CONTACT - Stephen Mullican - (405) 343-7452
 - EFT set up
 - \$1801 deductible
- COL 33
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP estimate - Contractor Connection - ServiceMaster Restore Bruce Godwin
 - XM rec'd and reviewed. In reconciliation process.
 - Mitigation - Adam at ServiceMaster
- COL 34 - \$2,833.02 paid to date
 - \$149,123.00 Coverage available
 - \$1,500.00 advanced on 10/16/20
 - XC
- COL 69
 - NIs are currently staying in living quarters at his shop
 - Will want long-term rental once we have an idea how long repairs should take
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium) so they don't want to go into hotel
 - Temporary Accommodations -
 - authorized 10 days starting 11/3
 - on 11/5, authorized 5 months long-term housing
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - O&C - Tommy Scott inspected 10/20 - took 4 samples
 - Ordered Fire Dept report 10/16

11-05-2020 - 5:06 PM CST

Performer: Goss, Hali

Office:PROX

File Note: Unable to access XacAnalysis - it says password is

Participant: TEMPORARY ACCOMMODATIONS,
INC, SERVICEMASTER
RESTORATION BY RSICOL / Line (Participant): 69 / 001(Named Insured(s)), 33 / 001(Named
Insured(s))

Category: Loss of Use, Fire Estimatics, Contact

Sub Category:

Unable to access XacAnalysis - it says password is not correct.

Called Claims HelpDesk - they escalated to get me access.

New mail from Temporary Accommodations - NI wants to locate rental property and they need guidance.

Called contractor to verify they really thought repairs would be 4 months. LM on VM.

Bruce called - this should take about 4 months from when they start the work.

Called Temporary Accommodations to approve 5 month long term housing.

They will contact NI to go over needs and send options as located for me to approve prior to presenting to the customer.

Set cal for Tuesday to check for XactAnalysis access.

If not rec'd, I will convert the estimate and work out differences with Bruce Godwin of ServiceMaster directly.

11-05-2020 - 3:56 PM CST

Performer: Goss, Hali

Office:PROX

File Note: Rev'd CNSP estimate

Participant: Contractor Connection, Servicemaster

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Fire Estimatics

Sub Category:

Rev'd CNSP estimate.

- Initial review - Verified estimated using New Construction.
 - Load-bearing walls are not marked.
 - Deduction for openings greater than 20 SF are noted, but not in every room.
- General Conditions - OK. They anticipate 4 months for repairs.
- Main level - Per my inspection, all rooms needed to be gutted due to smoke. The garage is detached. All items look ok.
- Front bedroom - ok
- Hallway - ok.
- Hall Bath -
 - should all the drywall be greenboard, or should some of it be DRY 1/2-?
 - crown molding is for the upper cabinet
 - add toilet seat
 - add 2 angle stops (toilet and sink)
 - add tile shower enclosure
- Back Bedroom - ok
- Foyer/Entry - he has both painting and staining the door jamb; there is only one door opening
- Living Room -
 - did he subtract tile part of floor from carpet and pad?
 - my note about the fireplace says it is propane
- Dining Room - I called this the office. There was crown molding, not on CNSP estimate
- Kitchen -
 - Demo line should be DMO HRK - this changes what is included
 - there are 2 items dealing with refrigerators - these are Covg B items and should not be in XM
 - The amount of crown molding being painted (56.17 LF) does not match the amount being added (22.67 LF)
- Hallway 2 - ok
- Laundry Room
 - Demo line should be DMO HRK - this changes what is included
 - Detach and reset washer and dryer are Covg B items, and should not be in XM
 - Est includes crown molding for PC as well as for around the uppers. Should we deduct what goes around the uppers from PC?
- Master Bedroom - I called this Mother-in-Law bedroom
 - there are items for closet shelving, but there is no closet associated with this bedroom. The est shows the master closet as a separate room, not a subroom
- Master Closet
 - One door (this matches sketch), but staining 3 door panel sides and 3 door jambs.
- Master Bathroom
 - greenboard should be shower enclosure only, not all W
 - crown molding is for cabinets
 - need to add tile shower enclosure
 - add toilet seat
 - add 2 angle stops (toilet and sink)
- Mech closet - opens to the outside of the house
 - water heater is not elevated, which is a building code requirement.
- Exterior - fascia and soffit included in with roof
- Eagle View - roof framing - is he re-framing R1(1)? Is line 474 duplicate of what is in line 551? Decking noted to have H-clips present when I inspected.
- Roof - if we are re-framing, do we need to add drip edge as a building code requirement, or will we be able to retain 1X2 shingle mold?

11-04-2020 - 3:16 PM CST

Performer: Cooks-Stallworth,**Office:** CCTCONT**File Note:** 1st Call QFC Settlement**Participant:** STEPHEN MULLICAN**COL / Line (Participant):** 34 / 001(Named Insured(s))**Category:** Quality First Contact**Sub Category:**

CA Processed 50 item inventory and issued payment as it was within authority.

Called NI and went over CCT process, payment and RCB process.

Emailed docs as requested, Closing COL

11-04-2020 - 11:54 AM CST

Performer: Williams, Thomas**Office:** HCCSSTWD**File Note:** NC Reassignment Review**Participant:** KELLEY MULLICAN, STEPHEN MULLICAN**COL / Line (Participant):** 34 / 001(Named Insured(s))**Category:** Investigation, Claim Note**Sub Category:**

CS reviewed NC R/A task, CCT assigned sent to CS in error

CS added CA and sent the CCT assignment FN for review

11-03-2020 - 8:08 PM CST

Performer: Goss, Hali**Office:**PROX**File Note:** New mail:email from XactAnalysis - itel pricingbat**Participant:** SCOTT & ASSOCIATES FIRE INVESTIGATIONS**COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Payments, Loss of Use, Investigation, Fire Estimatics**Sub Category:**

New mail:

- email from XactAnalysis - itel pricing
 - bath/kitchen tile \$4.03 SF
 - all carpet \$2.78 SF; pad \$0.38 SF
- O&C
 - paid Scott & Assoc invoice
 - origin - south center part of the kitchen; exact point could not be determined due to the amount of damage
 - cause - undetermined - multiple possible sources
- CRS - avg assessment for 3 BR 12 month lease \$3000/month; \$100/day (not based on availability).

11-03-2020 - 2:43 PM CST

Performer: Goss, Hali**Office:**PROX**File Note:** PENDING**Participant:****COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Pending**Sub Category:**

- CONTACT - Stephen Mullican - (405) 343-7452
 - EFT set up
 - \$1801 deductible
- COL 33
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP estimate - Contractor Connection - ServiceMaster Restore Bruce Godwin
 - Repairs will take 5-7 months
 - Mitigation - Adam at ServiceMaster
- COL 34
 - \$149,123.00 Coverage available
 - \$1,500.00 advanced on 10/16/20
 - XC set up
 - Contents Collaboration rec'd - CCT assignment sent 11/3
- COL 69
 - NIs are currently staying in living quarters at his shop
 - Will want long-term rental once we have an idea how long repairs should take
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium) so they don't want to go into hotel
 - Temporary Accommodations - authorized 10 days starting 11/3
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - O&C - Tommy Scott inspected 10/20 - took 4 samples
 - Ordered Fire Dept report 10/16

11-03-2020 - 2:43 PM CST

Performer: Goss, Hali**Office:**PROX**File Note:** VM from Steve asking if I got a release from the f**Participant:** TEMPORARY ACCOMMODATIONS, INC, STEPHEN MULLICAN**COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s))**Category:** Personal Property, Loss of Use, Contact**Sub Category:**

VM from Steve asking if I got a release from the fire inspector, and needing a place to live.

Discussed with TM - I should note any indicators I see and continue to handle as normal.

Did so.

Used LARA - added Temporary Accommodations as participant and called to set up 10 days.

Authorized 1 room for 10 nights, pet-friendly.

Called Stephen back - LM on VM re ALE authorized.

Also explained until I approved the estimate, no repairs could begin.

NI also submitted more contents - reviewed document and sent CCT LL Assignment.

11-03-2020 - 2:37 PM CST

Performer: Goss, Hali**Office:**PROX**File Note:** CCT Assignment

Participant: STEPHEN MULLICAN**COL / Line (Participant):** 34 / 001(Named Insured(s))**Category:** Personal Property**Sub Category:****CCT Assignment**

Is this a Specialty Task (Public Adjuster, Attorney, SIU, or Casualty) or an open Cause of Loss assignment (Assign to CCT Sub-Area "LL- Contents" when structure meets definition of a Large Loss)? This is Large Loss

Date inventory received and document description: coming in a room at a time, so far rec'd on 10/26 and 11/3

If customer did not utilize Contents Collaboration, indicate why: NA

Do the inventory items match the scope and documentation by the claim handler during their investigation/inspection? Yes - most contents destroyed in this fire

Identify items in the inventory as 'not covered'. NA

Has the denial/partial denial been reviewed with the policyholder? NA

Does Actual Cash Value or Replacement Cost settlement apply? Replacement Cost

Identify the specific special limits which apply to the inventory: NA

Identify items to be cleaned/repaired or need diagnostics: Pends with ServiceMaster

Has the Summary of Loss been updated? Yes

Was the deductible taken and where was it applied? not yet taken - will apply to Coverage A

Amount of contents advance payments made: \$1,500.00

Who is the primary contact on the claim? Stephen Mullican - (405) 343-7452

If needed was the EFT Authorization Form sent and received: NA - already set up for Stephen

Additional details/instructions: Make sure to import each room on its own. Thank you.

11-02-2020 - 5:20 PM CST

Performer: Goss, Hali**Office:**PROX**File Note:** Recd and paid for Analytical Forensic invoice.All**Participant:** ANALYTICAL FORENSIC ASSOCIATES**COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Payments, Investigation**Sub Category:**

Recd and paid for Analytical Forensic invoice.

All 4 samples contained the presence of components having retention times, selected ion profiles and mass spectra consistent with those present in a known evaporated medium petroleum distillate. These include, but are not limited to, some charcoal starters and lamp oils, mineral spirits, wood treatments and preservatives, dry cleaning solvents, fabric water repellents and protectors, automotive parts cleaners, spray lubricants, varnishes, kerosene substitutes, insecticide solvents and numerous other specialty application solvents and thinners.

10-29-2020 - 11:02 AM CDT

Performer: Goss, Hali**Office:**PROX**File Note:** Call from Tommy - the place he sent the samples to**Participant:** SCOTT & ASSOCIATES FIRE INVESTIGATIONS**COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Investigation, Contact**Sub Category:**

Call from Tommy - the place he sent the samples to just got their power back today.

They will try to process today and will let him know.

10-29-2020 - 10:15 AM CDT

Performer: Goss, Hali**Office:**PROX**File Note:** Tommy called - he hasn't received the report yet f**Participant:** SCOTT & ASSOCIATES FIRE INVESTIGATIONS**COL / Line (Participant):** 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))**Category:** Investigation, Contact**Sub Category:**

Tommy called - he hasn't received the report yet for the samples.

He will follow up and let me know.

10-29-2020 - 9:36 AM CDT

Performer: Goss, Hali**Office:**PROX**File Note:** The inspection was 9 days ago, and I would have ex**Participant:** SCOTT & ASSOCIATES FIRE INVESTIGATIONS**COL / Line (Participant):****Category:** Contact**Sub Category:**

The inspection was 9 days ago, and I would have expected to hear about O&C by now.
On 10/23, CNSP contractor sent me copy of the estimate they sent to Contractor Connection. As of yesterday afternoon, they still had heard nothing from them.

Called Tommy Scott re O&C - LM on his VM.

10-27-2020 - 3:23 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Call from Kelley - she wanted to know how long thi

Participant: KELLEY MULLICAN

COL / Line (Participant):

Category: Contact

Sub Category:

Call from Kelley - she wanted to know how long this would take.

She is saving receipts for everything.

She will keep track of mileage.

Explained waiting on O&C.

10-27-2020 - 8:31 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Initial contractor estimate exceeds \$200K - it pen

Participant:

COL / Line (Participant): 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Personal Property, Fire Estimatics, Authority

Sub Category:

Initial contractor estimate exceeds \$200K - it pends Alacrity review before being formally sent for my review.

Rec'd Contents Collaboration submission for the laundry room.

Rev'd the document, but did not import it into XC at this time.

Moving forward pends O&C, which pends results of the 4 samples taken.

Started Authority Request RR with items known to date.

10-23-2020 - 12:42 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: VM from Bruce with SM - estimate is uploaded to Xa

Participant: SERVICEMASTER RESTORATION BY RSI

COL / Line (Participant): 33 / 001(Named Insured(s))

Category: Contact

Sub Category:

VM from Bruce with SM - estimate is uploaded to XactAnalysis and he is sending it to me.

I see that he sent it to my email as both an ESX and PDF.

Routed the pdf to the file (the ESX won't go thru the filter).

His total at this time is over \$210K.

Sent TM RR for Large Loss notification.

10-20-2020 - 8:55 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: PENDING

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending

Sub Category:

- CONTACT - Stephen Mullican - (405) 343-7452
 - EFT set up
 - \$1801 deductible
- COL 33
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - CNSP estimate - Contractor Connection - ServiceMaster Restore Bruce Godwin
 - Repairs will take 5-7 months
 - Mitigation - Adam at ServiceMaster
- COL 34
 - \$149,123.00 Coverage available
 - \$1,500.00 advanced on 10/16/20
 - XC set up
 - Contents Collaboration emailed to NI Kelley 10/16
- COL 69
 - NIs are currently staying in living quarters at his shop
 - Will want long-term rental once we have an idea how long repairs should take
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium) so they don't want to go into hotel
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - O&C - Tommy Scott inspected 10/20 - took 4 samples
 - Ordered Fire Dept report 10/16

10-20-2020 - 8:51 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: PROXIMITY INSPECTION

Participant: SCOTT & ASSOCIATES FIRE
INVESTIGATIONS, SERVICEMASTER
RESTORATION BY RSI, STEPHEN
MULLICAN

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named
Insured(s)), 33 / 001(Named Insured(s))

Category: Investigation, Fire Estimatics, Coverage,
Contact

Sub Category:

Inspection: Inspected roof exterior, interior, and dwelling ext with Mr. Mullican present on 10/20/20 at noon.

Also present were Brent Welborn (405) 826-2928, Brandon Moyer (405) 220-2331, and Ryan Allen (405) 200-8207 of ServiceMaster Restore, as well as Tommy Scott of Scott and Associates Fire Investigations.

I was inspecting for damage as a result of a fire.

I took 196 photos and uploaded them into ECS.

Origin: Kitchen

Cause: Mr. NI had been refinishing his kitchen cabinets and lit candles to help with the fumes. Additional information pends results of Tommy Scott's investigation; he took multiple samples.

Coverage: No known coverage issues.

Denial: NA

Claim History: House built in 2001; policy issued in 2007. 1/8/16 fire loss to race trailer with personal property inside - pd \$34,718.98 for a claim noted to be suspicious. 12/9/07 ice storm loss.

Mechanics of Loss/Scope:

- Roof - see Roofing Scope Sheet. The decking and rafters on the north end are alligatored and will need to be replaced. The decking on the south end is heavily smoke-damaged, and the rafters appear ok. Agreed we will need to remove all the decking, which will necessitate replacing the shingles
- Other roofs - garage roof not inspected as there was no damage noted to the outside of the garage.
- Exterior - see Exterior Scope sheets. The wood siding is heavily smoke damaged, and likely needs to be replaced along with the wood fascia and soffit, and 4" window trim. All windows were storm windows and had screens. They were either broken or completely black from the smoke. The AC unit was on the rear elevation.
- Dwelling Extension: Garage - no ADPL.
- Interior - due to very heavy smoke throughout, all rooms will need to be gutted
 - Entry - ceramic tile floor with 2 1/4" stained baseboards. Walls and ceiling are textured, with 5" varnished crown molding. Average light fixture with 2 bulbs.
 - Living room - carpet with baseboards. Walls and ceiling are textured, with ceiling fan w/ 4 bulbs; crown molding. Built-in propane heater in corner. Window sill is ceramic tile with wood trim and wood stool.
 - Office - see living room - not sure about light. 2" vinyl mini blinds
 - Kitchen - where fire was. Ceramic tile floor. Double sink with disposal, built-in microwave, electric range, dishwasher, no pulls on the cabinets
 - Mother-in-law bedroom - carpet and baseboard, walls and ceiling textured; ceiling fan with 4 bulbs, 2" vinyl miniblinds. Bed, 2 dressers, desk with chair, monitor (laptop?)
 - Mother-in-law bathroom - average fixtures; vanity had cultured marble sink, medicine cabinet.
 - Mother-in-law closet - see MIL bedroom
 - Laundry room - upper cabinets
 - Hall - see living room other than ceiling fan - average fixture
 - Front bedroom - carpet with baseboards; walls and ceiling textured; ceiling fan with 4 bulbs. Closet has rod and shelf. 2" vinyl miniblinds.
 - Back bedroom - see front bedroom; 2" wood mini blinds.
 - Hall bathroom - see MIL bathroom; shower curtain rod has been removed
- Contents:
 - Living room - 65" flat screen, love seat, sofa, kitchen chair, end table, 2 traffic lights
 - Office - desk, chair, lamp
 - Kitchen - table and chair set
 - Mother-in-law closet - clothes
 - Laundry room - washer and dryer
 - Front bedroom - bed, clothes
 - Back bedroom - bed, clothes
- Debris Removal - will take several dumpsters since the house needs to be gutted.
- Salvage - Damaged property had nominal salvage value. Abandoned on site.
- Depreciation: Roof is 19 years old. Interior paint is 2 years old. Interior carpet is 17 years old.
- Review of Estimate:
 - Labor minimums - will be removed when estimate is received
 - O&P - it is appropriate to add 10/10 due to the complexity of this job.

Subrogation: No - Mr NI was apparently at fault for leaving an unattended candle in a house where he had just refinished the kitchen cabinets.

Coding COL: 33 Comment Code: NC

Discussion with PH: Customer understands we will be working on the estimate while we are waiting on the samples the fire investigator took to be returned. As discussed previously, he will need long-term housing.

Additional Comments: ServiceMaster Restore is a CNSP provider thru Contractor Connection. I sent the assignment, with a request it gets assigned to them since they are the customer's contractor of choice. Bruce Godwin will be there tomorrow and will complete an estimate. He should have it done in a week or so. Repairs should take 5-7 months. They will hold off on demo until I give them the go-ahead (pending results of O&C samples).

Pending: O&C, CNSP estimate, review labor minimums

10-19-2020 - 12:43 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: Call from Tommy Scott - he will meet me at the sit

Participant: SCOTT & ASSOCIATES FIRE INVESTIGATIONS

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Investigation, Contact

Sub Category:

Call from Tommy Scott - he will meet me at the site tomorrow at noon.

Added him as participant and emailed him letter.

10-19-2020 - 10:51 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Rec'd authority for O&C.Used tool - Tommy Scott re

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Investigation, Contact

Sub Category:

Rec'd authority for O&C.

Used tool - Tommy Scott remains the only investigator in the OKC area.

Called him re his availability - LM on his VM.

10-19-2020 - 9:01 AM CDT

Performer: Buben, Jack

Office:PROX

File Note: RE:requesting O&C authority

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

Reviewed file and discussed with CS Goss. Hali, ok to proceed with securing O&C expert.

10-19-2020 - 8:19 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: Rec'd notification contractor assignment was rejec

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Claim Note

Sub Category:

Rec'd notification contractor assignment was rejected.

Also rec'd notification to View AMR - did so - 2 MVAs and a fire to his race trailer in 2016. Not much investigation for that fire although it was noted to be suspicious.

Contacted TM re O&C investigation in light of the previous fire loss. LM on VM, completed his task, and re-sent, requesting authority for O&C.

Re-sent task for this.

10-19-2020 - 8:18 AM CDT

Performer: Goss, Hali

Office:PROX

File Note: requesting O&C authority

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Authority

Sub Category:

TM - requesting authority for O&C. NI admits to possibly leaving candles burning in a house he had been refinishing the cabinets. He also had a fire loss in 2016 that, per the fire marshall, was suspicious, but we never got the fire dept report.

10-16-2020 - 4:04 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: PENDING

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending

Sub Category:

- CONTACT - Stephen Mullican - (405) 343-7452
 - EFT set up
 - \$1801 deductible
- COL 33
 - \$198,830.00 Coverage available (+ Debris Removal 5% = \$9,941.60 ; Opt ID - \$36,020; Opt OL - \$18,010)
 - Inspection scheduled for Tuesday 10/20 at noon - NI will meet me there with a mask, and will keep at a distance
 - XM set up
 - Eagle View ordered 10/16
 - Mitigation - Adam at ServiceMaster - LM 10/16. If they are also part of CNSP, I don't need to inspect
- COL 34
 - \$ 149,123.00 Coverage available
 - \$1,500.00 advanced on 10/16/20
 - XC set up
 - Contents Collaboration emailed to NI Kelley 10/16
- COL 69
 - NIs are currently staying in living quarters at his shop
 - Will want long-term rental once we have an idea how long repairs should take
 - 2 adults, 2 cats, 3 dogs (2 small and 1 medium) so they don't want to go into hotel
 - Food expense is usually \$80/week dining in and \$150/week dining out
- INVESTIGATION
 - Email to TM 10/16 requesting authority to waive O&C
 - Ordered Fire Dept report 10/16

10-16-2020 - 4:03 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: NEW ASSIGNMENT REVIEW - FIRE

Participant: SERVICEMASTER RESTORATION BY
RSI, Servicemaster, KELLEY
MULLICAN, STEPHEN MULLICAN

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Investigation, Fire Estimatics, Coverage,
Contact

Sub Category:

NEW ASSIGNMENT REVIEW - FIRE
6000 COUNTRY RIDGE LN - Newalla
QFC with NI Stephen was 10/16.

FACTS: Fire from kitchen candles. Mr NI was refinishing the cabinets with urethane. He pulled the formica off the countertops to re-do them. He had some candles in there to kill the smell of the urethane. The windows were all open and there wasn't much breeze so he also had on the air conditioner. He left to go to the structure at the shop that they are staying at, and doesn't remember if he blew the candles out or not. Requested Fire Dept Report.

DOL: 10/15/20

PIF: Yes

WHO SUBMITTED CLAIM? NI Stephen Mullican

ADVANCE PMT? None recorded, but QFC says sent \$1500 due to extent of damage to personal items.

CLAIM HISTORY: House built in 2001; policy issued in 2007. 1/8/16 fire loss to race trailer with personal property inside - pd \$34,718.98.

12/9/07 ice storm loss.

DEDUCTIBLE AND SPECIAL LIMITS OF LIABILITY: \$1,801.00

POLICY TYPE AND ENDORSEMENT: HO - A1 / B1; Opt OL

MORTGAGE: None

CONTACT INFO: Stephen Mullican - (405) 343-7452. verified Kelley's email.

PREFERRED METHOD OF CONTACT:

ONLINE CLAIM STATUS if needed:

PROBABLE CAUSE:

PROBABLE SEVERITY:

DAMAGES --

Coverage A -- kitchen floor and wall; roof over the kitchen, rafters

Exterior: Roof framing, ceiling joists

Interior: Kitchenm, living room, attic

Age:

Access:

CONTRACTOR: ServiceMaster?

Coverage B: Not sure what is damaged; will have ServiceMaster assess. Explained CC to NIs.

Coverage C: NI has another building that he can stay. declined lodging at this time. NI advised that he could build a fence but may need additional money. Advised meal abatement- Grocery expense- \$80.00 per week, Restaurant expense- \$150.00 per week. gas - explained . 57 per mile. 2 adults, 5 animals. 2 cats and 3 dogs.

MITIGATION: ServiceMaster?

SUBROGATION:

Called ServiceMaster (PSP assignment) to see what kind of assignment this was, and which SM is handling it locally. Jeff said this was down as water mitigation and it went to SM by RSI in OKC 405 528-6600. Called there - Amy answered. She just put this in the system about 20 minutes ago and she gave it to Adam. Called Adam - LM on his VM.

Called NI Stephen - his wife has photos. The kitchen was completely engulfed when led to the living room - burnt thru the attic and the roof. about 1/3 of the roof is gone, and most of the trusses are gone due to a flash. House is mother in law plan - bedrooms have heavy smoke and water damage. Foundation is cement; walls are still standing. Roof is still on it, but it is damaged above the ceiling joists throughout the house. The meter got pulled from the house. The officials told the news it was about \$50K damage. Roof will need re-framed, kitchen gutted, smoke damage elsewhere - advised I would take over the file. Gave him my contact info. SM called him a while ago - he is waiting on Adam to call. Discussed contractor - he isn't sure who they will use. Agreed on inspection Tuesday at noon with masks and far away. Discussed loss of use - they have a building with a 600 SF living area. I sent advance because there were some issues - Covg B. Reassigned claim ownership. Discussed all coverages in more detail. Sent TM file note asking to waive O&C as Mr NI admitted he left the house and may well have left the candles he had lit unattended. Opened X and ordered Eagle View. Opened XC and emailed Contents Collaboration link.

10-16-2020 - 3:30 PM CDT

Performer: Goss, Hali

Office:PROX

File Note: TM - new fire in Newalla. Mr NI had lit candles I

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Investigation

Sub Category:

TM - new fire in Newalla. Mr NI had lit candles lit in the house and left, without remembering if he blew them out or not. Requesting authority to waive O&C since NI admitted fault.

10-16-2020 - 2:48 PM CDT

Performer: Rogers, Ashley

Office:HCCSSTWD

File Note: PCT Stephen Mullican advised that EFT information

Participant: STEPHEN MULLICAN

COL / Line (Participant):

Category: Claim Note

Sub Category:

PCT Stephen Mullican

- advised that EFT information needs to be set up for Stephen Mullican

10-16-2020 - 2:22 PM CDT

Performer: Rogers, Ashley

Office:HCCSSTWD

File Note: Pending33:achPSP34:sent ccrestore versus replace

Participant:

COL / Line (Participant): 69 / 001(Named Insured(s)), 34 / 001(Named Insured(s)), 33 / 001(Named Insured(s))

Category: Pending

Sub Category:

Pending

33:

- ach
- PSP

34:

- sent cc
- restore versus replace
- sending 1500.00 for advancement

69:

- lodging not requested
- discussed meal abatement . NI to save receipts

sub:

- no sub

10-16-2020 - 2:07 PM CDT

Performer: Rogers, Ashley

Office:HCCSSTWD

File Note: PCT Stephen #7452Fire Property QFC (Non-Water)Prio

Participant: KELLEY MULLICAN, STEPHEN
MULLICAN

COL / Line (Participant):

Category: Quality First Contact

Sub Category:

PCT Stephen #7452
Fire Property QFC (Non-Water)

Prior loss history review:

36-7V48-177	01/08/2016	34
36-F246-028	12/09/2007	43

Contact (who): Stephen mullican

FOL as provided by contact: 12:45am

Origin of Loss and how confirmed: Kitchen candles

If product/part is involved, age, make/model/serial number/retain all products/parts:

Cause of Loss and how confirmed: Candles

Any recent repairs/service to the item?

Coverage Analysis:

Coverage A-adpl

Coverage B- adpl

Rooms/materials affected:

kitchen- flooring , wall

living room- no damage to slab floor

Sheet rock damaged

two bedrooms- water damage and smoke damage

Roof- a portion over the kitchen area 1/3, rafters

composition siding

NI advised that Fire fighter advised that the damage to the household 50K in damage

Contents:

sent CC

explained We owe the lessor of the repair/ restore or replace

Loss of use:

Lodging-NI has another building that he can stay. declined lodging at this time

NI advised that he could build a fence but may need additional money

Advised meal abatement-

Grocery expense- \$80.00 per week

Restaurant expense- \$150.00 per week

gas - explained .57 per mile

5 animals. 2 cats

Two adults

Contractor of Choice: sent psp, ACH

Mortgagee (Dollar One Y/N): no

Subrogation (Y/N and why or why not): no sub potential. NI forgot to blow out the country

If yes, was process explained

Subrogation opened in ECS (Y/N):

Evidence secured/collected, and location:

Property damage and/or injury to others: Sent 1500 advancement due to extent of damage to personal items